

THE JOURNAL

Friday, January 13, 2006 ☆ ☆

ElCerritoJournal.com • 50 cents (tax included)

Sports Gauchos on fire as ACCAL boys basketball action tips off [C1]

Arts & Leisure 'Walkin' Talkin' Bill Hawkins takes center stage [C12]

El Cerrito condo project could spur lawsuits

City Council delays
on project opposed
by Albany officials

By Alan Lopez
STAFF WRITER

The primary owner of El Cerrito Plaza would file a lawsuit to prevent the closure of three Albany streets leading to the shopping center — one of two potential legal battles related to a condominium project proposed for the area.

"We're going to vigorously op-

pose the closing of the streets," said Tom Engberg, a senior vice president for Regency Centers. "And if it includes litigation, so be it."

Albany officials, two of whom spoke at a recent El Cerrito City Council meeting, have the same attitude toward potential approval of a 128-unit condominium complex on the southeast corner of the shopping center.

In recent months, the Albany council directed the city attorney to look into litigation if the pro-

ject moves forward.

"One of the concerns is we don't feel their environmental review studied what would be the traffic impacts should Albany close the streets we're talking about closing," said Albany City Attorney Robert Zweben. "In that regard, we think the environmental document (for the condo project) is deficient, at the very least."

On Monday, the council heard appeals from the Albany city government, the Albany school district and two neighborhood

groups regarding the condominium project, which the El Cerrito Planning Commission approved in November.

The council postponed making a decision on the project until Jan. 30. El Cerrito Councilwoman Sandi Potter requested the delay because she was tending to a sick family member. The meeting drew about 100 people and about 25 public speakers, many of whom opposed the development.

"I think everyone had pretty much the same concerns," said

Albany Mayor Allan Maris, who spoke against the project. "The building is too big, and we're going to have parking and traffic problems."

The concerns led the Albany City Council last year to authorize a traffic study looking at the possible closure of four streets that lead to and from the plaza. The study, released in December, recommends closing Evelyn, Talbot and Cornell avenues, and turning Kains Avenue into a two-way street.

That option would require ad-

ditional traffic changes, including new striping and parking removal on Brighton Avenue to mitigate "moderate negative" impacts in the area, according to the study.

The Albany council authorized the study following concerns from residents who complained about a 19 percent increase in traffic because of retailers Trader Joe's and Copelands on the south side of the plaza.

See CONDOS, Page A12

MacGregor school tries to allay fears

By Alan Lopez
STAFF WRITER

When he was attending Albany High School, Joe Burgener would stay out late, sleep in a corner of his classes in the last two periods and cut the rest of the day. He found the students at Albany High "phony" and said he wanted to start trouble with them.

But the junior is at home at MacGregor Continuation High School, where to his amazement he found that the teachers cared about him. He doesn't know what he wants to do in the future, but he's studying to pass a high-school equivalency exam and saving up to buy turntables so he can DJ at raves.

"It's like a second home," said Joe, a lanky 16-year-old with a pony tail. "I love this place so much. It's better than any other school."

The Albany school district board will hear MacGregor next week in preparation for a potential move of the 40-student campus to the site of the former Vista Elementary School, which also will be open for inspection. The visits will be open to the public.

MacGregor Principal Barry Shapiro acknowledged that there's some trepidation in Vista neighbors about moving the school from its location at Ocean View Elementary School. But he's prepared to assuage their fears.

In fact, he wants to see the school expanded.

"I think the neighbors are no different



ALBANY MAYOR Allan Maris and students Taylor Mosley, center, and Phuntsok Chomphel carry a frame they built for a shed they are constructing at MacGregor Continuation School on Monday. About 40 students attend the Albany school, which occupies part of Ocean View Elementary School.

than the parents at Ocean View School," said Shapiro, who taught at MacGregor for nine years before adding principal duties about four years ago. "We faced it already, and will face it again there. I think they will be very worried that these kids

will rip off cars on the way down to the bus stop. And they're not."

In many respects, the students and classes appear to be like any others. In a science class, a teacher discusses fossil fuels and the connection to global warm-

ing. Like at a normal high school, a few students appeared to tune out the lesson with headphones.

In another class, teacher Alexia Ritchie

See MACGREGOR, Page A7

Freemasons will likely merge with wider group

■ The possibility of joining with Richmond chapter leaves the future of lodge on Stockton Avenue in question

By Alan Lopez
STAFF WRITER

The El Cerrito-Albany Freemason fraternal organization is expected to join a larger counterpart this month, throwing into question the future of the Masonic Lodge on Stockton Avenue.

As a result of its declining membership, the El Cerrito-Albany Lodge of Free and Accepted Masons #686 in September voted to join Richmond-based Bay Cities Lodge #337. Approval from the Mason grand master in San Francisco is required for the consolidation to go forward.

"I have not received actual confirmation of that, but I heard through the grapevine that it is being done," said Albany-El Cerrito mason master and Lafayette resident Don Markert. "It's a matter of a few days waiting for the mail I think."

With its traditions dating back to the Revolutionary War, the Masons are a fraternal and service organization that believes in a "supreme being" and has a penchant for secret rituals.

Like many other civic organizations, the club has seen a decline in membership over the past several years.

The El Cerrito group has 76 members, down from about 270 members about six or seven years ago, Markert said.

"It's due to people moving out of the area and no longer being active and passing away," he said. "It's an older group; I would say the average age is 75."

In the last 20 years, 12 lodges have consolidated with the Bay Cities Lodge, said Jack Forseth, the master of the Bay Cities Lodge.

"There's so much more to occupy a young man these days," Forseth said. "Fraternal organizations are not at the top of the list anymore. Though the Masonic fraternity is the largest fraternity in the world ... there's over 80,000 members in California alone."

See MASONIC, Page A10

Area grad debuts short film

Uchiyama enlisted classmates from high school drama days to star in his project 'Rose'

By Chris Treadway
STAFF WRITER

Hoku Uchiyama didn't have the resources of a Hollywood studio in creating his short film "Rose," which in many ways makes the result all the more remarkable.

Uchiyama, a 2000 graduate of Albany High School, wrote, produced, directed and used every resource he could muster to finance the 35-minute film, which pre-



HOKU UCHIYAMA'S short film, "Rose," premiered last week at the Steven Spielberg Auditorium at Hollywood's Egyptian Theatre. He said the project took about two years to complete. Uchiyama is a graduate of Albany High School and Art Center College of Design in Pasadena.

miated at a Jan. 5 screening at the Steven Spielberg Auditorium of the Egyptian Theater in Hollywood.

The premiere, which Uchiyama paid for and hosted himself, was a celebration of the film's completion

See UCHIYAMA, Page A11

Vista College to change name

■ It will go by Berkeley City College starting June 1

By Martin Snapp
and Matt Krupnick
STAFF WRITERS

Vista Community College is about to get a new name. When the new campus in downtown Berkeley opens June 1, it will be known as Berkeley City College.

The Peralta Community College District trustees voted unanimously on Wednesday to approve the name change for the 32-year-old school, which celebrated its 30th year in Berkeley last year.

"We are delighted with the board's decision," said Vista President Judy Walters in a news release. "Many California community colleges reflect the names of the cities where they are located, even though their programs and services extend beyond city borders."

Vista conducted fall surveys

among randomly selected student and faculty groups, as well as businesses, government organizations, residents and nonprofit groups in Albany, Berkeley and Emeryville.

Of the more than 700 individuals and organizations surveyed, 74 percent favored a name change. Thirty-eight percent chose "Berkeley City College," 36 percent picked "Berkeley Community College," and 26 percent voted to keep the name the way it was.

"College names have become increasingly important in the world of higher education," said Peralta Trustee Nicholas Gonzalez-Yuen, who represents Albany, Berkeley and Emeryville on the board, in the news release. "Vista's move to a new building provided us with the perfect opportunity to consider a name identified with a city known throughout the world for its commitment to education

See VISTA, Page A11

INSIDE

At the Library

■ Oakland's Museum of Children's Art provides a lesson in creativity. Page A5



Martin Snapp

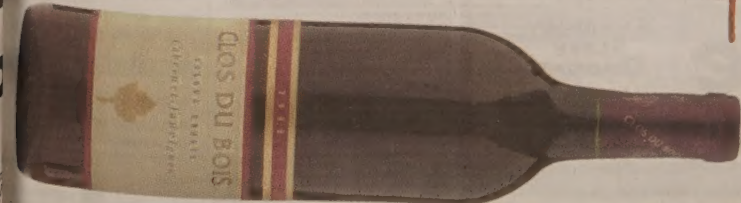
■ Martin reveals his New Year's resolution for 2006. Change what we call it. Page A3

News briefsA2
Police reportsA2
NeighborsA3
OpinionA4
MoviesC3
CrosswordC4



KNIGHT RIDDER

INFORMATION FOR LIFE



The spice is right

\$7.99 Clos Du Bois Cabernet Sauvignon
Reg. \$11.99
Today through Sunday Only!

WORLD MARKET
One World. One Store.

Offer good through 1/15/06 • Call 1-877-WORLD MARKET (1-877-967-5262) for locations and hours or visit us at worldmarket.com

SATURDAY, JAN. 14th
TAKE AN ADDITIONAL 20%
OFF ALL AUSTRALIAN WINES

NEWS BRIEFS

El Cerrito

Residents asked to fill out library survey

El Cerrito residents are invited to complete a survey to help the city assess its needs for a new library. The survey is available online at www.el-cerrito.org and in the city's winter 2006 city newsletter, "News and Views." The city mailed the newsletter to every household this month. For more information, contact Karen Pinkos, the assistant to the city manager, at 510-215-4302 or kpinkos@ci.el-cerrito.ca.us.

— Alan Lopez

Council to consider placing tax on ballot

The El Cerrito City Council will consider placing changes in the lighting and landscaping assessment district on the ballot at its Jan. 17 meeting.

If it does, property owners would receive a ballot by mail on Feb. 1 and have 45 days to return it. A majority vote is required.

Instituted in 1988 with a vote from the council, the city wants to increase the tax to keep up with inflation.

The tax generates \$750,000 annually, falling short of the \$1.1 million in expenses lighting and landscaping maintenance creates. Every year, the general fund makes up the difference.

The potential new rates and methodology used to arrive at them are available in an engineer's report online at www.el-cerrito.org. City Council meetings are held at 7:30 p.m. at the council chamber, 7007 Moeser Lane. The meetings are also again being broadcast at KECG FM 88.1 and 97.7. For more information, call 510-215-4305.

— Alan Lopez

Suspect charged in November shooting

Prosecutors filed a felony charge of assault with a deadly weapon Wednesday against a 22-year-old Richmond man in connection with a Nov. 4 street shooting.

Joan Manuel Garcia is held at County Jail in Martinez in lieu of \$170,000 bail, El Cerrito police Cpl. Don Horgan said. Prosecutors also filed a felony enhancement with the assault charge.

Hercules police arrested Garcia on Sunday on suspicion of burglary. Garcia initially offered an alias, but after fingerprinting, authorities discovered his true name and his arrest warrant from El Cerrito, Horgan said.

El Cerrito police say Garcia fired several shots at a man who confronted him with a baseball bat on the 700 block of Elm Street. The parties were in conflict over a dispute between middle school-age relatives.

Nobody was injured by the rounds, but several did pass through a child's playground in a house near the shooting scene, police said.

— Karl Fischer

Kensington

Advisory committee members reappointed

The Contra Costa County Board of Supervisors has reappointed incumbents Pam Brown, Catherine Reed and chair Ray Barraza to the open seats on the Kensington Municipal Advisory Committee.

Eight people applied for the positions, and three Kensington committees recommended the incumbents, said John Gioia, the District 1 Supervisor.

At its Tuesday meeting, the board also accepted the resignation of advisory committee member alternate Ed Detmer. Gioia said he expected the board to appoint resident Gordon Becker as the new alternate.

The committee advises the county supervisors on community issues, particularly those involving land use. At its Feb. 28 meeting, it will review the planning ordinance approved last year that attempts to balance home additions with their effects on neighboring properties. Call 510-273-9926 for information.

— Alan Lopez

Richmond

Input sought on superintendent search

The West Contra Costa school district will hold a series of forums to ask the public what they would like to see in a new superintendent.

The first community forum will be held at 4 p.m. on Wednesday at Fairmont Elementary School, 724 Kearney St. in El Cerrito. Two more forums will be held simultaneously at 6:30 p.m. on Thursday at Richmond High School, 1250 23rd St. in Richmond, and Pinole Valley High School, 2900 Pinole Valley Road in Pinole.

Employees may speak up at a special meeting from 4 p.m. to 5 p.m. on Thursday at the Alvarado adult education center, 5625 Sutter St., Richmond.

Superintendent Gloria Johnston stepped down from leading the 32,000-student district in summer to head up a college education program near San Diego. Cynthia LeBlanc is the district's interim superintendent.

For more information, see the district Web site at www.wccusd.k12.ca.us.

— Shirley Dang

School district probed for misuse of funds

The county superintendent of schools has launched an investigation into the misuse of funds in the West Contra Costa school district, the Times has learned.

Joseph Ovick, superintendent of the Contra Costa County Office of Education, hired a third party to audit the 32,000-student district's use of money for technology instruction, according to a letter obtained by the Journal.

"I may audit the internal controls of a school district if there are allegations of possible illegal fiscal practices," writes Ovick. "The review will focus primarily on technology training courses offered in the West Contra Costa Unified School District."

The Dec. 20 letter was sent to school board President Charles Ramsey.

The audit is slated to take place this month and next.

— Shirley Dang

Unions debate Gioia's job idea for youth

■ Part of supervisor's strategy intended to stave off youth violence questioned by organized labor

By Rebecca Rosen Lum
STAFF WRITER

County Supervisor John Gioia's multifaceted plan to head off youth violence is drawing praise from throughout Contra Costa, but a component that would replace union landscaping



John Gioia

Supervisor proposes giving troubled youths jobs that usually go to union members.

workers with graduates of a mental health and substance abuse program has stirred rumblings from organized labor.

Gioia, sworn in Tuesday as the new chairman of the board, said all county residents share

the financial and social burden of lives squandered by violence.

In dollars, the cost of a single homicide, including medical response and court proceedings, comes to roughly \$165,000. Incarceration in state prison for 20 years tops \$1 million.

"We could spend that ... to break the cycle of violence," Gioia said at the board's annual reorganization lunch Tuesday at the El Cerrito Community Center.

Crime inevitably soars in communities where poverty, abuse and despair stunt the

emotional growth of children, Gioia said, referring to studies.

Voters appear to agree. In 1994, they overwhelmingly backed a 25-point advisory to curb violence, including training, youth activities, tutoring, treatment for domestic violence, gang intervention and proven safety lighting. The program never got off the ground.

See GIOIA, Page A

EL CERRITO POLICE REPORTS

Monday, Jan. 2

■ **AUTO BURGLARY** — Papers and other items were taken from a vehicle on the 1100 block of Shelvin Drive sometime between 8 p.m. on Jan. 2 and 6 a.m. the next day.

■ **CAMRY STOLEN** — A 1988 Toyota Camry was taken from the 900 block of Shelvin Drive sometime between Jan. 2 and Jan. 5.

■ **VAN STOLEN** — A 1985 Toyota van was taken from the 6700 block of Fairmount Avenue sometime between 8 p.m. on Jan. 2 and 6 p.m. on Jan. 3.

Tuesday, Jan. 3

■ **AUTO BURGLARY** — The stereo was taken from a 1996 Honda Accord sometime between 7:30 p.m. on Jan. 3 and 6 a.m. the next day. In addition, the vehicle had been stolen and moved one block, police said.

Wednesday, Jan. 4

■ **AUTO BURGLARY** — A computer printer, CDs and change were taken from a Toyota Tacoma on the 1300 block of Everett Street sometime between Jan. 4 and Jan. 6.

■ **ESCORT RECOVERED** — Police recovered a stolen 1993 Ford Escort on the 400 block of Albarmarle Street. The vehicle was reported stolen to Berkeley police on Dec. 23.

■ **CUTLASS RECOVERED** — Police

recovered a stolen 1990 Oldsmobile Cutlass on the 1900 block of Key Boulevard on Jan. 4. It had been reported stolen to Hayward police the same day.

Thursday, Jan. 5

■ **AUTO BURGLARY** — Compact discs, an iPod charger and other property were taken from a Toyota Tacoma on the 2400 block of Mira Vista Drive sometime between 6 p.m. on Jan. 5 and 6 a.m. the next day.

■ **CHEROKEE STOLEN** — A 1993 Jeep Cherokee was taken from the 1200 block of Elm Street sometime between 1:45 and 3:15 a.m.

■ **CAMRY STOLEN** — A 1991 Toyota Camry was taken from the 800 block of Lexington Avenue sometime between 2 p.m. on Jan. 5 and 8 p.m. the next day.

■ **TACOMA BURGLARY** — Change was taken from a Toyota Tacoma on the 900 block of Shelvin Drive sometime between Jan. 5 and Jan. 7.

Friday, Jan. 6

■ **BURGLARY** — Property was taken from a home on the 5700 block of Barrett Avenue sometime between 7 a.m. and 7 p.m.

■ **CIVIC FOUND** — Police recovered a 1993 Honda Civic on the 2600 block of Monte Vista Drive. The vehicle had been reported stolen to the California Highway Patrol the previ-

ous day.

■ **ASSAULT** — A group of about seven young men reportedly assaulted a 20-year-old man on Cypress at San Pablo avenues at 11:30 a.m. Police said the assault occurred after the victim failed to give money sought by one of the men.

■ **TACOMA RANSACKED** — A 2003 Toyota Tacoma on the 7300 block of Pebble Beach Drive was ransacked sometime between 7 p.m. on Jan. 6 and 9 a.m. the next day.

■ **CIVIC STOLEN** — A 1990 Honda Civic was taken from the 5200 block of School Street sometime between 9:30 p.m. on Jan. 6 and 4:20 p.m. the next day.

■ **AUTO BURGLARY** — CDs and other property were taken from a Toyota Rav4 at Madison and San Pablo avenues sometime between 7 p.m. on Jan. 6 and 3:30 a.m. the next morning.

■ **BURGLARY** — A stereo and a state park admission pass were taken from the 2300 block of Alva Avenue sometime between 9:30 p.m. on Jan. 6 and 7 a.m. the next day.

Saturday, Jan. 7

■ **CHEVY RECOVERED** — Police recovered a stolen 1988 Chevrolet Celebrity on the 1500 block of Douglas Drive. The vehicle had been reported stolen to El Cerrito police on Dec. 25.

Sunday, Jan. 8

■ **MERCURY RECOVERED** — Officers located a tan 1995 Mercury Villager on the 1100 block of Solano Avenue that had been reported stolen.

■ **TWO HONDAS STOLEN** — A resident on the 1100 block of Ordway Avenue reported that during the night someone stole her dark blue 1991 Honda Accord. Someone also stole a 1995 Honda on the 800 block of Stannage Avenue. There were no witnesses in either incident.

■ **PEDESTRIANS BEWARE** — An Albany woman called to complain that a woman kicked her car and yelled at her when she drove through the intersection of Solano and Santa Fe avenues, cutting off the woman and a man in the crosswalk. The woman yelled that she should have let them cross. The driver waited until she got to Washington Avenue and San Carlos Street to call police.

Monday, Jan. 9

■ **FELONY DRUG WARRANT** — At about 12:30 a.m., officers arrested a 25-year-old Albany woman on the 900 block of San Pablo Avenue for an outstanding warrant for felony drug possession charges in the amount of \$5,000.

■ **DOUBLE ARREST** — Officers

stopped a yellow Ford Mustang about 1:30 a.m. on the 900 block of San Pablo Avenue for a vehicle violation. They arrested the driver, a 20-year-old Walnut Creek man, DUI. They also arrested the passenger, a 20-year-old San Pablo man, being drunk in public.

■ **DUI** — At about 2 a.m., officers stopped a black 2002 Chevrolet Interstate 80 near Ashby for vehicle code violations. They arrested the driver, a 20-year-old San Rafael man, DUI, driving without a driver's license and reckless driving.

■ **HOMELESS CAMP** — Officers responded to the area behind the store on the 1000 block of East on the other side of the fence by loading dock, when a customer heard a woman yell that she was being held against her will. They arrested a 46-year-old transient man.

Tuesday, Jan. 10

■ **BAD CHECKS** — At about 1 p.m., officers responded to the store on reports that a woman just used counterfeit travelers checks and was preparing to leave in a Buick. They arrested the 40-year-old Oakland woman for four counts of passing bad checks and adding for driving without a driver's license.

— Kristine

ALBANY POLICE REPORTS

Monday, Jan. 2

■ **DOUBLE BREAK-IN** — Someone smashed the window of a blue 1996 Toyota Tacoma parked on the 1100 block of Curtis Street and damaged the dashboard trying to take out the stereo. A 1999 Isuzu was also broken into. There were no witnesses.

Tuesday, Jan. 3

■ **COLD CASE** — A Fremont man called to report that his personal handmade guitar, which had been stolen from Solano Avenue in 1955, was now for sale on eBay. Officers took the report.

■ **AUTO BREAK-IN** — During the night, someone broke into a white 1988 Acura Integra parked on the 700 block of Pierce Street. There were no witnesses.

■ **JEWELRY STOLEN** — The owner of an antique store on the 1100 block of Solano Avenue reported that expensive jewelry had been stolen.

Wednesday, Jan. 4

■ **HONDA RECOVERED** — Officers located a blue 1986 Honda Accord on the 1100 block of Kains Avenue that had been reported as stolen. They did not have anyone in custody.

■ **TOYOTA STOLEN** — During the night, someone stole a silver-colored 2002 Toyota that was parked on the 1100 block of Talbot Avenue.

■ **AUTO BREAK-IN** — Someone broke into a blue 1992 Toyota parked in a driveway on the 1000 block of Peralta Avenue during the night and stole items from inside.

■ **TWO CARS EGGED** — Someone egged a 1996 Chevrolet Impala parked on the 1300 block of Portland

Avenue and a white 2002 Mitsubishi on the 1200 block of Portland during the night.

Thursday, Jan. 5

■ **DUI** — Officers arrested a 42-year-old Richmond man driving a purple 2000 Acura at the Buchanan Street interchange for DUI.

■ **AUTO BREAK-IN** — A blue Mercedes was broken into while at an auto repair shop on the 500 block of Cleveland Avenue.

■ **AUTO BREAK-IN** — At about 8 p.m., someone broke into a white 2002 Toyota Tundra parked on the 1200 block of Brighton Avenue and stole items from inside.

Friday, Jan. 6

■ **SPARE CHANGE STOLEN** — A resident on the 1200 block of Dartmouth Street reported that during the night someone rifled through her black Honda Odyssey, stealing some spare change but leaving the cell phone. There were no witnesses.

■ **DRUG WARRANT** — Officers arrested a 47-year-old Berkeley woman on the 1100 block of Cornell Avenue for an outstanding Contra Costa County warrant for two charges of drug possession in the amount of \$10,000.

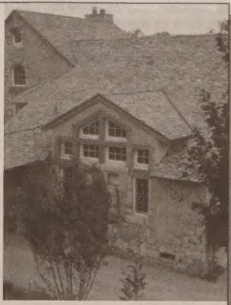
■ **AUTO BREAK-IN** — Someone broke into a green 2000 Dodge Caravan parked on the 1100 block of Evelyn Avenue during the night. There were no witnesses.

■ **DRUNK IN PUBLIC** — Officers responded to Club Mallard on the 700 block of San Pablo Avenue on reports of a disturbance. They arrested a 51-year-old El Cerrito man for being drunk in public.

The natural slate of things

Timeless beauty and a permanent image of unrivaled quality and style — these are the things natural slate can bring to the home.

As the premier supplier of natural slate and quartzite worldwide, American Slate Company can provide the best variety, quality and service to help bring warm, rich and natural surroundings to your home.



slate

AMERICAN SLATE COMPANY
The Experts in Slate®

1889 Mt. Diablo Blvd. • Walnut Creek
(925) 210-1042
Mon - Sat: 8:00 am to 5:00 pm
www.americanslate.com

THINKING ABOUT REDECORATING?

Lifestyle

Let Hills Newspapers' Lifestyle section give you some new ideas.

Call to subscribe: 1-800-588-4637

Smiles Day School

Preschool Program Before and After School Program

5621 Thornhill Drive
Oakland, CA
339-3830

cds
Car Donation Services, Inc.

DONATE YOUR VEHICLE

TO DONATE OR PURCHASE A VEHICLE, PLEASE CALL:
925-229-5444
888-670-GIVE
(888-686-4483)

CDS is a local business helping local charities for 15 years. We're fast, friendly, efficient and we accept most vehicles, running or not. Our innovative sales techniques result in higher than average proceeds to our charities and a better tax write-off for you!

www.car donationservices.com

THE JOURNAL

4301 Lakeside Drive, Richmond, CA. 94806 • 510-262-2724

Craig Lazzaretti, Hills editor

Subscriptions are \$30 per year if carrier-delivered within the Journal's circulation area. Mail subscriptions within the United States are \$75 for six months or \$150 per year. To subscribe or report a delivery problem call 800-598-4637.



EDITORIAL

TO REPORT AN ERROR: Call the newsroom at 510-262-2724. The Journal strives for accuracy, but should an error occur, a correction will be published in the next edition.

SUBMISSIONS: All items for publication should reach us 10 days in advance of publication and may be mailed, faxed or e-mailed.

NEWSROOM: 510-262-2724
E-mail: journal@ccimes.com
Fax: 510-262-2776
EDITOR Craig Lazzaretti: 510-262-2724 • clazzaretti@ccimes.com
NEWS STAFF:
Alan Lopez: 510-243-3578
alopez1@ccimes.com
Martin Snapp: 510-262-2768 or msnapp@ccimes.com
SPORTS
Phil Jensen: 510-262-2739
pjensen@ccimes.com

ADVERTISING

Classified advertising deadlines are 11 a.m. the day before publication.

ADVERTISING DIRECTOR
Monica Holbrook: 510-748-1670
mholbrook@ccimes.com

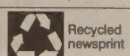
CLASSIFIED AND LEGAL ads:
510-748-1666 • fax: 510-748-1667

REAL ESTATE EDITOR:
Dennis Evansky: 510-748-1655
devansky@ccimes.com
REAL ESTATE ADVERTISING:
510-262-2755

RETAIL ADVERTISING:
510-748-1223 • fax: 510-748-1667

OTHER DEPARTMENTS

CIRCULATION: 800-598-4637
CIRCULATION MANAGER
Debra Holler: 510-748-1220



Neighbors

It's the year to rethink what we call our years

WELL, EVERYONE else has weighed in with their New Year's resolutions, so before the year gets any older, here's my resolution for 2006: I'm not going to call it 2006.

I mean, I'm not going to say "Two-thousand-six" anymore; I'm going to start saying "Twenty-oh-six."

Think about it. We don't say that the San Francisco earthquake occurred in "One-thousand-nine-hundred-six," do we? No, we say "Nineteen-oh-six." So why should this century be any different? This unfortunate practice started back in 1968 — note: That's "Nineteen-sixty-eight," not "One thousand-nineteen-sixty-eight" — when the movie "2001: A Space Odyssey" came out.

In vain did the screenwriter, Arthur C. Clarke, run around imploring everyone to call it "Twenty-oh-one." People insisted on saying, "Two-thousand-one," and it's been downhill ever since.

It got worse in 2000. Granted, it was easier to say "Two thousand" than "Twenty-oh-oh" or "Twenty hundred." Even today, it's pretty much a wash between "Two-thousand-six" and "Twenty-oh-six." Both come about equally trippingly off the tongue.

But we're going to start paying the price when this century hits its teens, and it's going to get even worse as the century rolls along. (Think how awkward it'll be to say "Two-thousand-twenty" instead of "Twenty-twenty.") The situation will become well nigh impossible by 2101 — or, at the rate we're going, "Two-thousand-ninety-one-hundred-one."

Do we really want to saddle our great-grandchildren with this? So let's nip this bad habit in the bud before it goes any further. Are you with me? Our rallying cry: "Twenty-oh-six in 2006!"

Meanwhile, my thanks to the many, many people who offered to drive 89-year-old Marjorie Clemens to Children's Fairland in Oakland.

Clemens, who lives in Concord, is Fairland's most devoted benefactor, even though he had never seen the place.

Notice the past tense. Shortly before Christmas, her on Terry drove her to Fairland, where they gave her the VIP treatment.

On the other end of the age spectrum, Fairland is about to



MARTIN SNAPP
Snapp Shots

hold auditions for this year's crop of Fairytale Personalities.

Each year, 30 children, ages 8 to 10, are selected. Playing fairytale characters, they serve as the park's goodwill ambassadors — marching in community parades, making public performances and performing at local schools, libraries and service clubs.

Back at Fairytale, they greet the public, ask grown-ups to sign the guest book, and perform songs, skits and dances on the Emerald City Stage.

And, of course, they make sure nobody crosses the Magic Pink Line in front of the puppet shows. (Because if you cross the Magic Pink Line, the puppets might get scared and run offstage — although cynics might suspect it's really because if you get too close you can see the strings.)

Most touchingly, they act as big brothers and sisters to the little ones who visit the park — painting their faces, teaching them crafts and helping them find their parents when they get lost. When you're 4 or 5, and a big kid is kind to you, it's a thrill that lasts a lifetime.

The auditions will take place Jan. 28 and 29, but applications have to be in by 5 p.m. Jan. 22, accompanied by a photo of your child and a \$15 registration fee.

Each audition will last two minutes, at least one of which must be a memorized oral recitation. Application forms can be downloaded from the Internet at fairytale.org, or call Fairytale at 510-452-2259.

It's a heavy time commitment — one weekend every third week from June to September, plus intensive rehearsals in March and April. But many former Fairytale Personalities, long since grown, have told me it was one of the most magical memories of their childhood.

Reach Martin Snapp at 510-262-2768 or e-mail msnapp@cctimes.com.

PET OF THE WEEK

BERKELEY — The following animals may be available for adoption at the Berkeley-East Bay Humane Society.

Cats: 7-year-old male white tabby domestic short hair (DSH); 1-year-old male Siamese flame point DSH; 8-month-old male black DSH; 4-year-old female tortoiseshell domestic long hair (DLH); 6-month-old male buff domestic medium hair (DMH); 1-year-old female orange & white DLH; 1-year-old female gray tabby DSH; 4-year-old male pale gray with white DSH; 10-year-old female tortoiseshell DSH; 1-year-old female tortoiseshell DLH; 6-month-old female dilute tortoiseshell; more cats and kittens of various ages, sizes and colors.

Dogs: 1-year-old female red retriever husky mix; four 8-week-old chow/Aussie mix puppies (three males, one female); 1-year-old male merle cattle dog mix; 1-year-old male black and tan poodle mix; 6-month-old white, black and brown hound mix; 4-month-old female black and white American pit bull terrier mix; 1-year-old female blond rindle cattle dog mix; 8-month-old male tan large terrier mix.

Adoption fee: dogs \$125; cats \$100; rabbits \$40 — including spaying, neutering and age-appropriate shots. There is an overnight hold period. The



BERKELEY-EAST BAY HUMANE SOCIETY

ATTICUS is a 4-year-old male black and white Jack Russell Terrier mix who may be available for adoption from the Berkeley-East Bay Humane Society. He has an outgoing temperament and would be an ideal companion for anyone who appreciates learning, playing and exploring. For more information on Atticus or other animals available for adoption, call or visit the Berkeley-East Bay Humane Society.

Berkeley-East Bay Humane Society is located at 2700 Ninth St., Berkeley. Its hours are noon to 7 p.m. Tuesday through Saturday and noon to 5 p.m. Sunday. Information: berkeleyhumane.org or call 510-845-7735.

(510) 549-3954 or (888) 335-TREE

Our services range from consultation through all aspects of tree health care and removal. We have a 100% recycle policy for all materials generated by our activities. Our certified arborists are licensed and insured.

The Professional Tree Care Company

www.professionaltreecare.com

CARING FOR TREES SINCE 1978

FACES & PLACES

17th annual event keeps dream alive

The 17th annual Rev. Dr. Martin Luther King Jr. parade and rally will be held starting at 10:30 a.m. on Monday.

This event is sponsored by the El Cerrito Human Relations Commission, the St. Peter Christian Methodist Episcopal Church, and the El Cerrito Branch of the NAACP. This year's theme is "Keeping the Dream Alive — Embrace Your Future Through Non-Violence."

Parade participants should gather at 9:30 a.m. at the Department of Motor Vehicles, at Kearney Street and Manila Avenue. At 10:30 a.m., the parade will begin and arrive at the community center at 7007 Moers Lane. Participants will march and ride in buses honoring the legacy of Rosa Parks.

The program and rally will begin at 11 a.m. in the community center. This free event will include singing, dancing, poetry, food, tributes to Dr. King and more. For more information, call event coordinator Patricia Durham at 510-234-2518.

— Alan Lopez

PRESCHOOL REGISTRATION: New family registration at the Albany Cooperative Preschool will be held Saturday, Jan. 28. Prospective families, including returning families not currently enrolled, can sign up that morning on a first-come, first-serve basis from 9 to 11 a.m. Programs are offered in the morning and afternoon. Call the school for details at 510-527-6403, or visit albanypreschool.org for photos and complete information about programs, membership and tours.

— Craig Lazeretti

COAT DRIVE: Hannah Kessel, 12, of Girl Scout Troop #2150, has organized a coat drive in coordination with the OneWarmCoat agency. Clean coats, sweaters, rainwear, socks, hats and mittens can be dropped off at the Kensington Library or Kensington Fire Station through Jan. 31.

These items will go to St. An-



DEAN COPPOLA/STAFF

KEN ONG of El Cerrito digs out weeds in a community park under construction on Conlon Avenue near San Pablo Avenue, in El Cerrito on Saturday. The area will feature a paved extension of the Ohlone Greenway trail and two community gathering areas.

thony's Foundation in San Francisco. For information, visit onewarmcoat.org.

— Craig Lazeretti

PLAYLAND PRESENTATION: The January meeting of the El Cerrito Historical Society will feature a presentation by Richard Tuck about his "Playland-Not-at-the-Beach" museum. The meeting will be held at 1 p.m. on Sunday, Jan. 22 at the El Cerrito Senior Center.

The meeting will start with a potluck lunch, followed by a short business meeting, and then Tuck's presentation.

The museum is housed in a building just north of the El Cerrito City Hall, on the west side of San Pablo Avenue.

For more information, contact Tom Panas at 510-26-7507 or Verne Odlin at 510-525-1730. The El Cerrito Senior Center is located at 6510 Stockton Ave., just behind the El Cerrito Library.

— Craig Lazeretti

PLAY OPENING: The next production from the Contra Costa Civic Theatre will be "One Flew over the Cuckoo's Nest." It will show at 8 p.m. on Fridays and Saturdays from Jan. 27-Feb. 25, and at 2 p.m. on Sundays

from Jan. 29 through Feb. 12.

Tickets are \$10-\$15. The theater is located at 951 Pomona Ave. For more information, call 510-524-9132 or visit cct.org.

— Craig Lazeretti

DEMOCRATIC CLUB MEETING: The next meeting of the El Cerrito Democratic Club will be held at 7:30 p.m. on Tuesday, Jan. 24 at the Northminster Presbyterian Church, 545 Ashbury Ave. The club will elect new officers and discuss activities in the new year. For more information, call 510-527-2194.

— Alan Lopez

ONE-MAN SHOW: Brian Wetzel will perform his autobiographical one-man show "Side by Side — a Journey with Depression" at 7:30 p.m., Friday and Saturday, Jan. 20 and Jan. 21, at the Arlington Community Church, 52 Arlington Ave. in Kensington.

The show is about Wetzel's struggle with depression and drug addiction. General admission is \$15. There's a suggested donation of \$10 for mental health workers and consumers. To reserve a seat, call 510-526-9146.

— Alan Lopez

DIVERSITY SERIES DOCUMENTARY: The documentary "Another Side of Peace" will be shown at 7 p.m. on Tuesday, Jan. 24 at the Albany High School library, 603 Key Route Blvd. The film, produced by Helen Frick and Gretchen Burger, tells the story of a support group for parents who have lost children in the Israeli-Palestinian conflict.

Embracing Diversity Films and the Albany High School PTA are sponsoring the screening. Following the film, there will be a facilitated discussion. Donations are welcome, but admission is free. For more information, contact Sally Douglas Arce at arcesd@yahoo.com or Maxine Tatmon-Gilkinson at iricbridges@aol.com

— Alan Lopez

EXCHANGE CLUB CRAB FEED: The Albany-El Cerrito Exchange Club will hold its annual all-you-can-eat crab feed at 6 p.m., Saturday, Jan. 28, at the Richmond Auditorium, 2533 Nevin Ave. The cost is \$35, and proceeds will benefit the El Cerrito High School athletic department. The event will include a raffle, no-host bar and prizes. Exchange Club members Joe DeVille, Don Frizzie, Howard Abelson and Cal Chun are helping to organize the event. For ticket information, call Chun at 510-232-2251.

— Alan Lopez

BENEFIT FOR MUSIC PROGRAM: A fund-raiser for Albany school district music programs will be held from 11:30 a.m. to 3 p.m. on Sunday, Jan. 22, at Downtown Restaurant, 2102 Shattuck Ave. in Berkeley. The Albany Music Fund is sponsoring the Sunday Jazz Brunch, which will include entertainment by Albany students. The cost is \$35 for adults and \$20 for students. For tickets, call 510-558-6865.

— Alan Lopez

Have an item about a scholarship, an award, an interesting vacation or another experience that you'd like to share with other Journal readers? If you have a photo — print or digital — we can use those, too. (Sorry, we cannot return print photos.) Send it to the editor by e-mail: journal@cctimes.com, or mailing to: Neighbors, The Journal, 4301 Lakeside Drive, Richmond, CA 94806.

Mental fitness crucial to maintaining health

NOT LONG AGO I read a newspaper article that invited readers to offer their thoughts about the age group between 60 and 80.

The primary question seemed to be, "What would you call the stage of life between 60 and 80?" Inasmuch as I am currently well into that stage and still very active, I considered answering that paper but decided that I would rather share my feelings with you instead. My name for this stage of life is "Keep Moving," because that is what I have been doing and intend to keep doing.

It all began nearly 20 years ago when I read about an experiment at UC Berkeley that involved laboratory rats that were given stimulating mental activities to perform, such as learning to master certain toys and equipment, and being handled by laboratory workers. When the rats died, it was discovered that their brains had grown and changed. The experiment was then repeated with rat "Methuselahs," those that would be over age 90 in human years. The same results occurred.

Although my mid-50s were



CONNIE LYNCH
Don't Lose Your Mind

passing, I decided to start my own business helping older people with mental abilities. If it works for rats, why not for people? Mind Works was born.

At that time, there was little or no interest in mental fitness for older adults, so I figured it was well worth an attempt. A plan was devised that would encourage participants to think by solving problems, accepting challenges of all kinds and interacting with others who were attending. Additionally, the magic word "fun" played an important part.

The program was introduced at a local senior center and has been evolving ever since — nearly 20 years. I decided to call it Mind Works because it does indeed make the

minds of those who attend work diligently. That includes my mind, by the way, as I must prepare for classes, and I am constantly looking for new and different challenges. Some individuals have been regular attendees for nearly 15 of the ongoing years.

In 2000 I wrote a book describing the program and its importance to thinking and learning, called "Don't Lose Your Mind." For the past two-plus years, I have been writing this bi-weekly column, also called "Don't Lose Your Mind," which answers questions from older adults.

My interest in puzzles has also played a large part in keeping my mind "moving." Besides attacking the crossword puzzles in daily papers without fail, I am a member of the New York Times Crossword Society and receive six puzzles a month. The Cryptogram Society also has my membership, and I receive 300 cryptograms

every two months. Needless to say, my mind is well used.

Physically, I don't lack for movement either. I work out for 45 minutes to one hour, three times a week, at the exercise facility called "Curves." The other days, I take walks in my neighborhood, which is on a hillside. Admittedly, I limit it to about 30 minutes, but think that I am in quite good shape.

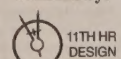
So that is what "Keep Moving" means to me. I hope I don't need to change anything for a very long time. Why don't you join me?

E-mail inquiries for Kensington resident Connie Lynch to conniemw@aol.com. Lynch, a Ph.D., is the founder of Mind Works, a mental fitness program designed for older adults, and is the author of "Don't Lose Your Mind, Four Components of Superior Mental Fitness." For information on books and classes, call 510-466-5833.

Start the New Year At **Curves**
The power to amaze yourself.
510-814-6525 2528 Blanding Ave. Alameda, CA 94501
510-521-9959 915 Marina Village Parkway Alameda, CA 94501
510-666-0904 1537 Shattuck Ave. Berkeley, CA 94709

Fine Homes By: **Don Waters**
construction
510.558.8629 Lic#64905
NEW HOMES • ADDITIONS • REMODELS
Specializing in:
• Kitchens • Baths • Additions
1027 San Pablo Ave., Albany CA 94706

Additional Design Services available by:



Douglas S. Gawoski,
AIA Lic. Architect
(415) 342-5351

Pure & Simple
presenting BAINULTRA
NEW CENTURY
Kitchen & Bath
510.347.1818 WWW.NCKB.COM
2500 Teagarden, Suite B
San Leandro
JUST OFF 880 AT
MARINA EAST BOULEVARD
ACROSS FROM THE MARINA
SQUARE SHOPPING CENTER

HILLS EDITOR • CRAIG LAZZERETTI

ALBANY

EL CERRITO

KENSINGTON

THE JOURNAL

"... were it left to me to decide whether we should have a government without newspapers, or newspapers without a government, I should not hesitate a moment to prefer the latter."

— Thomas Jefferson

EDITORIAL

Prepare for disaster

IN A LAND OF MUDSLIDES, floods, fires and earthquakes, Californians have come to expect the unexpected. We know it's going to happen; in most cases, the question is just a matter of when. Cities, counties and the state have a plan for disasters. They are prepared to rescue people, move them to safety, house and feed them temporarily, get them the help they need to recover and fight whatever disaster has struck. They are ready for this ... right?

We know most have plans, but we have no idea how good the plans are or how well they will really work in a crisis. We have seen the reliability of government responses in disaster. We can only hope for the best from them. The key is self-preparedness. Every family and household must have its own plan for what to do in case of a crisis.

A Pleasanton family that lost its house after Christmas but sustained only minor physical injuries is the perfect example. Rob Sheehan had instituted an emergency plan for his family. When fire raced through the house, the family knew what to do. They got out safely, and officials say Sheehan, his wife and children were alive because the family was prepared.

Most people know they need to have a plan; this was brought home to them by Hurricane Katrina. However, most people don't actually get around to establishing one. They don't create emergency kits; they don't talk to the entire family about what to do; they often haven't even determined what should be done; they don't have important papers duplicated and/or stored in a safe place; they don't have water, food, cash stored and accessible; no one knows first aid; no contact person has been identified. Basically, most of us talk a good game but do little. We're as bad as any of our governmental entities.

The officials not only are dealing with cumbersome numbers of peoples and areas, they have the laborious problem of seven left hands, none of which know what the right hand is doing. The much smaller household entity can avoid that. Have a plan for the getting out or for being trapped or confined. Have a kit. Have phone numbers, medicines, supplies. Know plans for your local area. Preparing for a disaster saves lives in families.

The more families are prepared, the better an area will do in a disaster. The American Red Cross Web site, www.redcross.org, has extensive information on preparing for disaster. We recommend it to every East Bay family.

YOUR ELECTED OFFICIALS

Assembly

Loni Hancock: (D-14th District: Albany, Berkeley, El Cerrito, El Sobrante, Emeryville, Kensington, Richmond, San Pablo, North and West Oakland) State Capitol, P.O. Box 942849, Sacramento, CA 94249, 916-319-2014. Fax: 916-319-2114; 918 Parker St., Ste. A13, Berkeley, CA 94710, 510-540-3660; Fax: 510-540-3655; 712 El Cerrito Plaza, El Cerrito, CA 94530, 510-559-1406. Fax: 510-559-1478

East Bay Regional Parks

Jean Siri: Ward 1 (Albany, Berkeley, Emeryville, El Cerrito, El Sobrante, Kensington, part of Pinole, and San Pablo). E-mail: jsiri@ebparks.org

AC Transit

Joe Wallace: Ward 1 (West Contra Costa and Northern Alameda counties). E-mail: jwallace@actransit.org; phone 510-891-7143; fax 510-234-7689.

Stage Sanitary District

Phone 510-524-4668 or see online at www.stagesd.dst.ca.us.

County Supervisors

John Gioia: (1st District) 11780 San Pablo Ave., Suite D, El Cerrito, CA 94530, 510-374-3231. Fax: 510-374-3429. E-mail: dist1@bos.co.contra-costa.ca.us.

Keith Carson: (5th District) 1221 Oak St., Ste. 536, Oakland, CA 94612, 510-272-6695. Fax: 510-271-5151. E-mail: kcarrson@co.alameda.ca.us.

Cities

El Cerrito: City offices, 10890 San Pablo Ave., El Cerrito, 510-215-4300. E-mail: citycouncil@ci.el-cerrito.ca.us

Albany: City offices, 1000 San Pablo Ave., Albany, 510-528-5710.

Kensington: Fire Protection District 217 Arlington Blvd., 510-527-8395

Police Protection and Community Services District 217 Arlington Blvd., 510-526-4141

School boards

West Contra Costa Unified School District: 510-620-2246

Albany Unified School District: 510-558-3766

Emergency numbers

Albany, El Cerrito or Kensington fire, police or medical: 911.

Non-emergency

Albany fire — 510-528-5770

Albany police — 510-525-7300

El Cerrito and Kensington Fire — 510-215-4450.

El Cerrito Police — 510-237-3233.

Kensington Police — 510-233-1214; business line 510-526-4141.

Sewer problems — Stage Sanitary Service, 510-524-4667.

Water services — East Bay Municipal Utility District, 510-287-1380, between 8 a.m. and 4:30 p.m. weekdays, or 510-835-3000 after 4:30 p.m.

Libraries

Albany — 1247 Marin Ave. Open noon to 6 p.m. on Mondays; noon to 8 p.m. on Tuesdays and Wednesdays, 10 a.m. to 6 p.m. on Thursday and 10 a.m. to 5 p.m. on Saturdays. Closed Fridays and Sundays, 510-526-3720

El Cerrito — 6510 Stockton Ave. Open noon-8 p.m. Mondays and Tuesdays, 10 a.m.-6 p.m. Thursdays, 1-5 p.m. Fridays and 10 a.m.-5 p.m. Saturdays. Closed Wednesdays and Sundays, 510-526-7512

Kensington — 61 Arlington Ave. Open noon-8 p.m. Mondays and Tuesdays, 10 a.m.-6 p.m. Thursdays, 1-5 p.m. Fridays and 10 a.m.-5 p.m. Saturdays. Closed Wednesdays and Sundays, 510-524-3043.

Parks and recreation

Albany Recreation Programs — Community center, 1249 Marin Ave. Classes and room rental available. 510-524-9283 Child care center, 1331 Portland Ave. 510-524-0135

Teen center, 900 Buchanan St. 510-525-0576 University Village Recreation, 1125 Jackson St. 510-524-4926 Open 8 a.m. to 5 p.m., Monday through Friday.

City government

ALBANY

City Hall, 1000 San Pablo Ave. 510-528-5710

Mayor Allan Maris

City Council — Meets at 8 p.m. the first and third Mondays at the City Hall Council Chamber.

Community Development — Includes planning, building and maintenance. 510-528-5760

Web site: www.albanyca.org

EL CERRITO

City Hall, 10890 San Pablo Ave. 510-215-4300.

Mayor Janet Abelson

City Council — Meets at 7:30 p.m. the first and third Mondays in the Garden Room of the El Cerrito Community Center, 7007 Mooser Lane. 510-215-4305.

Public Works — Report problems with city trees and sidewalks, burned-out street lights, potholes and clogged storm drains. 510-215-4382.

Recycling Center — 7501 Schmidt Lane. 510-215-4350.

Web site: www.el-cerrito.org

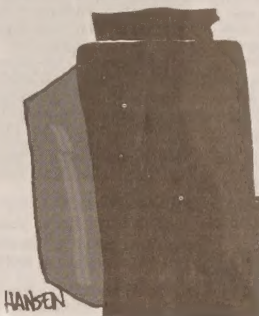
KENSINGTON

Municipal Advisory Council — Meets at 7:30 p.m. the last Tuesday of each month in the Kensington Community Center, 59 Arlington Ave. Addresses zoning and land-use issues, and acts in an advisory capacity to the Contra Costa County Board of Supervisors. 510-526-5646.

Police Protection and Community Services District — Meets at 7:30 p.m. the second Thursday of each month, except August, at the Community Center, 59 Arlington Ave. Addresses Police Department, Parks and Recreation and solid waste issues. 510-526-4141.

Fire Protection District — Meets at 7:30 p.m. the second Wednesday of each month at the Community Center, 59 Arlington Ave. 510-527-8395.

I want to build new everything in California.



And how does he think he is going to pay for it?



LETTERS TO THE EDITOR

Outrageous waste of public funds

The Jan. 6 Journal article about new apartment projects has Mayor Janet Abelson ecstatic about "the ripening fruit of El Cerrito's housing policy."

Who are the lumber yard's first 20 renters? Surely not our town's "transit oriented development" advocates. They prefer bungalows to barracks, in spite of the misleading "The Village" label.

Most of the renters will be people who'd otherwise occupy the many vacancies at Civic Plaza or Del Norte, so empty they now offer three-month leases, \$99 deposits, and six weeks of free rent for anyone who signs on. This benefits apartment hoppers but is very worrisome to neighbors increasingly concerned about crime.

Monday's appeal hearing for the Plaza housing project postponed the final decision but proved it's a done deal. For many years we "real transit villagers," who don't just mouth slogans but live them, have asked about what sort of folks for how long actually live in El Cerrito's existing housing complexes, their travel behavior, etc.

It is outrageous to waste public funds on projects guaranteed to worsen traffic congestion, not improve it. But staff and council won't risk their BART-sponsored arguments being exposed.

Do they think us so stupid as to believe El Cerrito is suited for condos, without adequate parking? That incremental taxes are good, while incremental traffic impacts can be ignored?

Senators Don Perata and Tom Torlakson's \$10 billion transportation proposal has several hundred million dollars for "Transit Oriented Development."

Let's make sure El Cerrito's sad example of catering to special interests becomes known. California voters should learn about it and request safeguards, so the bulk of the state's billions goes to where it's really needed.

Peter Loubal
El Cerrito

Show us the money

Who is going to pay for a waterfront park?

Seemingly, every year we have a bond or assessment added to our tax bills so the city can pay for a needed service or infrastructure repair it can't afford. Has anyone seen an audit of where these funds actually have been spent, or if they have been spent?

Where is the police and fire department retrofit we paid for? Now I see the city will need \$5 million to pay for storm drains. Where is that money coming from?

Does anyone know what it would cost Albany to make the waterfront improvements Caruso is willing to pay for? And how much will it cost to maintain that area?

After several years of neglect, Buchanan Street is finally getting some landscaping (and we have been paying an assessment for years to take care of that area), so that should give a preview of how the City Council would be able to manage a waterfront park.

The fact is, the city is unable to meet the obligations it has to Albany residents. We love open space and beaches as much as the next person, but the waterfront is under-utilized. Left to the City Council, we suspect it would be several years, if at all, before we would see anything done at the waterfront.

Albany has an opportunity to work

with Caruso to generate much-needed income for the city and have input into what type of development and park we can have at the shoreline. Life is compromise, and this is one the people of Albany need to make.

A recent letter to the editor said, "People might come from far and wide to enjoy the view and see the wonderful things our little town decided to do ..."

How about this: Albany property owners who want only a waterfront park sign up to have their properties assessed to pay for it, and the rest of us can enjoy it for free, like those from "far and wide."

Richard Snider
Suzan Snider
Albany

Restriping of Marin Avenue

I have lived in the same house at Marin Avenue and Modoc Street for 42 years. For some reason, there is less honking on Marin Avenue near Colusa Avenue since the restriping.

I have seen no congestion or "lines of almost parked cars." My neighbor, who has no garage, is thankful that she can get out of her car and into the bike lane without getting smacked by oncoming cars.

Traffic is somewhat slower, and the mood of drivers seems more calm — possibly because they are not constantly trying to pass one another. However, it is still dangerous to use a crosswalk without a stop light.

Margaret Bowen
Berkeley

Less shooting, please

A recent news article reported on an incident in Los Angeles: "Police shoot woman wielding toy gun."

It appears the police shot the woman knowing it was a toy gun. She was standing near her home with her sister looking on.

Is the article saying the police shot with malice? That the woman was doing nothing else to draw their fire?

Perhaps the police are too quick to shoot. Is it time to look closer at police training?

Even if the gun were real, that woman has the constitutional right to own it and to bear it. She couldn't have been firing it or using it dangerously — it was a toy. The only smoking guns were those handled by the police.

I'd like to see some follow-up to this story. I'd like to know what, besides the toy gun, inspired the officers to shoot. If there was nothing else, then I'd like some positive action reported about new training procedures for police — ones that don't say "shoot first and ask questions later," and new rules for police everywhere.

Let's keep this a government of the people, not of the police. Buy them some

body armor, if need be, but let's have less shooting.

Bill Isakson
El Cerrito

They won't compromise

This is regarding the question of who is being intransigent over Alaskan oil — environmentalists or conservatives.

It's the political right who won't compromise on energy. They are irrational and compulsively set on expending non-renewable resources, such as petroleum, as if there were no tomorrow. Conservatives won't accept trade-offs or do cost-benefit analysis regarding the Arctic National Wildlife Refuge.

In Bush's first term, proposals to trade expanded domestic oil production for energy conservation measures were flatly rejected, even though increasing the efficiency of cars by a couple of miles per gallon would save more oil than the amount gained by opening new Alaskan oil fields.

And economists admit that using more Alaskan oil will not change the gas price at the pump. Only oil companies will benefit; as if they needed more profits.

Are conservatives being any more moral and any less dogmatic than environmentalists when they demand that resources be opened up and exploited, without reducing present energy consumption first?

I wish the political right's position on the environment and use of resources would become just a little bit more, uh, conservative.

Robert A. Noonan
Albany

Police state

The story about that couple thrown in county jail for going to Las Vegas should convince anyone that we live in a police state.

Yes, they showed very poor judgment and endangered their children by leaving them alone for several days. Yet, no harm was done and they have no criminal record. I would expect them to have received court summons to answer to misdemeanor charges when they arrived home.

Instead, they were arrested at the airport and thrown in county jail like a pair of rapists, and are now expected to post \$200,000 bail, as though they may flee or harm others.

Meanwhile, the county wastes thousands of tax dollars to terrorize them in jail and expects more tax increases to cover such games.

All the Nazis in the county government involved in this should be arrested for violating this couple's civil rights. But that will never happen in a police state.

Carlton Meyer
El Cerrito

We're not all 'bad guys'

The Patriot Act will be voted on soon. Part of it promotes safety and part challenges our civil rights. Isn't it possible to use it for safety and keep our civil rights?

Bush tells us constantly that we can't sacrifice civil rights for national safety. Does this make sense? Not to me.

Checking up on the majority will certainly catch the bad guys. If everyone were a bad guy, this would make sense. Is everyone a bad guy?

Geraldine N. Jud
El Cerrito

Editor's note: Some of these letters are reprinted from editions of the Contra Costa Times.

MOCHA provides perfect setting for creativity

"To accomplish our mission MOCHA provides opportunities for children to explore their creativity; designs, implements and vocates for hands-on arts education; and places an emphasis on low-income communities." — Museum of Children's Art (MOCHA) program statement



JULIE WINKELSTEIN
Art at the Library

IT WAS OBVIOUS the minute I walked into the MOCHA gallery in Oakland that this was a place devoted to the concept of bringing art and children together.

The low tables, with pure white sheets of paper laid out, ready for little hands to pick up brush or pen; the paint-splattered wall; the brightly colored child-sized plastic chairs; the rustic tub full of Playdough; the stack of many-hued tissue-paper wipers; and even the turquoise stuffed animal — possibly a goat? — holding a large yellow balloon and peeking through a high up window: All of these tell a visiting child it is OK to sit yourself down and get to work. And in fact, one small boy did just that as I was watching.

Without hesitation, he seated himself erectly on a chair, picked up a youngster-sized pen, and started meticulously drawing.

I also noticed a woman and two children sitting on beanbag chairs in an adjoining room, reading a few of the many appealing children's books housed in an easily accessed bookcase. It gave me pleasure, as a librarian, to see the creativity of hands-on art combined with the joy of reading or being read to.

I was visiting the gallery for the last day of its annual three-month show called "Once Upon a Time." This exhibition provides visitors with a chance to see original illustrations from children's books, as well as works from the artists' childhoods. It was inspiring to see the juxtaposition of the

two, and I recognized many of the books and the illustrators.

What I hadn't realized, however, was the range of activities and programs at MOCHA. While there, I picked up its winter 2006 schedule of events and spent a few minutes talking to Rae Holzman, who is the director of public programs. One of the programs is the collaboration between MOCHA and the Oakland Public Library in the "One City, One Book" campaign, which will run until Feb. 10.

On Jan. 28, MOCHA will offer a "Henna Hands" workshop for children, while parents discuss Chitra Divakaruni's "Mistress of Spices."

In addition, MOCHA has drop-in art activities for ages 18 months and up, with a fee of \$5 per child — no fee for the accompanying adult. I took a look at the downstairs studio where most of the drop-in art play goes on, and it was a wonderful space, with bins of materials, a new playhouse, those same low tables and chairs, and lots of colors, art and light.

A Miles Davis tape played softly, and it beautifully mingled

with the up-and-down tones of the children's voices. It was difficult not to sit my own self down and start creating shapes from the sand Playdough resting in metal pans on one of the tables.

Other programs offered by MOCHA are the Artist in Residence Program and what is called "MOCHA to Go" — an opportunity to have interactive art stations at an event or special occasion.

MOCHA is located at 538 9th St., in the courtyard of Swan's Marketplace, and the telephone number is 510-465-8770. Its Web site is mocha.org.

One unexpected outcome of my visit to MOCHA was a much-needed respite from the stresses of daily life the past few weeks. Sometimes it is easy to forget the curative effect of being surrounded by the vibrancy of art in the making. For me, anyway, being in that light-filled room, full of opportunity and invitation, was just the solace I needed.

Reach librarian Julie Winkelstein at jwinkelstein@aclib.org or at the Albany Library, 510-526-3720, Ext. 17.

ALBANY SCHOOL NOTES

Albany High School

TEST SCORES: Parents of juniors and sophomores who have taken the PSAT this year are reminded that before winter break, the counselors held an informational meeting during lunch to briefly talk about the PSAT results and hand out the individual student scores. More than 50 students have not picked up their scores. Students can drop by the counseling office for their individual score reports and test booklets.

EXCUSED ABSENCES: As stated in the discipline grid, any student who has three or more unexcused absences in a single class will lose the privilege of attending extracurricular activities for that grading period. Any student who has more than five unexcused absences in a single class will not be allowed to attend the Winter Ball on January 28. This includes absences in advisory classes as well.

TECH BOWL: Albany High's new Otter Bowl Team has been selected for the 2005-06 year. Congratulations to Ian Egan, captain, Albert Trest, Richie Chen, Andrew Poletayev and Ronen Arig. Alternates are: Jackie Quinn, Ben Egan and Robin Mi.

DOYARDS: Buddy ads are now being held for the yearbook. Forms are in room 214 and 206. A quarter page is

\$100, half page is \$175 and full page is \$300. Deadline for buddy ads is Feb. 27.

WRITER COACHES: Parents and other community volunteers have a second chance to become writer coaches for AHS students this school year. Writer coaches work one-on-one with students on their writing assignments during their English classes. The WriterCoach Connection program provides full training — no writing or teaching experience required. For information, contact Bob Menzimer at 510-528-5066.

FINANCIAL AID MEETING: Senior Parents: Financial Aid "Walk Through" Night is Wednesday, Jan. 18, from 7-8 p.m. in the library. Learn how to complete the FAFSA.

SCIENCE BOWL: Two AHS Science Bowl teams have qualified for the 2006 U.S. Department of Energy regional competition at the Lawrence Berkeley National Laboratory on Jan. 28. Simultaneous, regional competitions will be conducted throughout the country, and winners will advance to Washington D.C. Congratulations to captains Bing Xia and Zhe Zhang; and to new team members Zi Wang, Andrew Poletayev, Ben Olson, Ian Allen Robin Mi, Ben Olson, Cathy Wu and David Melding.

JOB SHADOW DAY: Job Shadow Day, an annual event that gives AHS juniors a chance to shadow mentors in career fields they want to explore, is happening this year on Wednesday, March 15. Volunteers are needed to match students with mentors and ensure that mentors have everything they need for the day. A meeting will be held on Wednesday, Jan. 18, at 6:30 in the library to organize assignments and give volunteers all the information and tools they need. Parents of 11th graders are especially encouraged to volunteer. For information, contact career coordinator Becca Burns at 510-558-2508.

JAZZ HONORS: AHS students Ariel Vento and Morgan McLaughlin were two of only 18 high school students accepted statewide for the 2006 All-State Honor Jazz Band. These students will be part of a formal concert on Saturday, Feb. 18, at the Saroyan Theater in Fresno.

VOCATIONAL NEWS: For juniors and seniors interested in auto mechanics, a representative of WyoTech Vocational Schools will be at the school on Wednesday, Feb. 1, during advisory period, to give a presentation and answer questions about classes and careers in this field. If you are interested, you must get an advisory pass from Sarah Pichler in the WorkAbility office, before Feb. 1.

TUTORING: Peer tutors are available after school in the library every Monday.

ROCK CD: Austin Willacy, Career Day speaker and rock music performer, has

made good on his promise to bring CDs for all students who saw him perform at Career Day. If you are interested, stop by the counseling office to pick up a CD.

Albany Middle School

PROGRESS REPORTS: Progress reports for students in danger of receiving a D/F for the second quarter were mailed home before winter break. Those students making satisfactory progress did not receive a progress report in the mail.

YEARBOOK NEWS: Information about reserving a copy of the 2006 AMS Yearbook has gone out during Advisory. The cost is \$25 through Jan. 31 and \$30 in February. The last day to reserve a yearbook will be March 3, after which no yearbooks will be sold.

SITE COUNCIL: The next site council meeting is Wednesday, Jan. 18, in the library at 6 p.m. Anyone interested is welcome to attend.

INTERNET TALK: The Parent Ed committee presents parenting expert Diane Provo, talking about the ground rules parents should work out with their kids around computer use and the Internet. Find out how the Internet is helping kids make friends, find interests and do better in school. The presentation is scheduled

See ALBANY NOTES, Page A6

LIBRARY ACTIVITIES

Albany Library

1247 Marin Ave.
510-526-3720 or aclib.org

Hours: Monday, noon to 6 p.m.; Tuesday, noon to 8 p.m.; Wednesday, noon to 8 p.m.; Thursday, 10 a.m. to 6 p.m.; Friday, closed; Saturday, 10 a.m. to 5 p.m.

Preschool Storytime will be held every Saturday morning in the Edith Stone Room at 11 a.m. through Feb. 18. This 30-minute drop-in event is for 3- to 5-year-olds, and it includes stories, songs, books and a simple craft. No registration required. Questions? Call Julie Winkelstein at Ext. 17.

Magician Norman Ng will teach a two-hour magic workshop to sixth-through eighth-graders on Saturday, Jan. 21 at 2 p.m. Ng has performed with some of the greatest magicians in the world, and has won numerous national and international awards. This hands-on workshop is free, and all materials are supplied. No registration is required, but space is limited. For more information, call Julie Winkelstein at Ext. 17 or e-mail jwinkelstein@aclib.org

Weekly singalongs are held Wednesdays at 4:30 p.m. by Dale Allen Boland, who has been sharing community music-making with the East Bay for more than 15 years. The singalongs are free and for all ages. No registration is required. For more information, contact Julie Winkelstein at Ext. 17.

Drop-in knitting groups for all ages are held Tuesdays at 3:30 p.m. Work on your own project or make pet blankets and children's hats for victims of recent disasters. Instructions, yarn and needles are provided for library projects. No registration is necessary for this free activity. For more information, contact Julie Winkelstein at Ext. 17.

El Cerrito Library

6510 Stockton Ave.
510-526-7512 or occlib.org

Hours: Monday and Tuesday, noon to 8 p.m.; Wednesday, closed; Thursday, 10 a.m. to 6 p.m.; Friday, 1 to 5 p.m.; Saturday, 10 a.m. to 5 p.m.

The winter series of lapid storytimes (formerly known as Babytime and Toddler time) will continue through Feb. 18. These storytimes, which meet on Thursdays at 10:15 and 11 a.m., are for babies and toddlers up to age 3 and their caregivers. Each meeting lasts about 20 minutes, and includes songs, bounces, games and finger plays in addition to the stories. No registration is required.

A workshop for small-business owners on tax-saving strategies will be held from 6:30 to 8 p.m. Tuesday, Jan. 17. The self-employed, or small-business owner with employees, will learn how to make smart decisions about their money so their taxes are reduced to a

minimum. Tax tips for 2005 and 2006 will be covered. To make a reservation, call the Contra Costa Small Business Development Center at 925-646-5377. Space is limited.

Children ages 3 and up and their families are invited Saturday, Jan. 28, at 11 a.m. for a Lunar New Year program presented by storyteller Clara Yen to celebrate the beginning of the Year of the Dog. Sponsored by the Friends of the El Cerrito Library.

Children in grades 1-6 are invited to read books and earn prizes by participating in the library's "I Love to Read" club this winter. To participate in the club, which is sponsored by the Friends of the El Cerrito Library, each child needs to pick up a reading record at the library, and use it to list 10 books he or she reads between Dec. 1 and Feb. 28. The reading records are then to be returned to the library any time during February for display on the library's bulletin board. Each finisher will receive a paperback book, a bookmark and two Hershey's Kisses.

Children ages 3 and up and their families are invited to a series of four Monday-evening family storytimes beginning Monday, Jan. 23 and continuing through Monday, Feb. 13. Each of the meetings, which will include songs and finger plays as well as stories, will begin at 7 p.m. and last about a half-hour. The themes for the four storytimes will be "Yummers! Stories about Food" on Jan. 23, "Dress Up Time" on Jan. 30, "Wild Beasts!" on Feb. 6 and "Valentine's Day Stories" on Feb. 13.

Join Rosemary Gong, author of "Good Luck Life, The Essential Guide to Chinese American Celebrations and Culture," to say goodbye to the Year of the Rooster and hello to the Year of the Dog on Tuesday, Jan. 31, at 7 p.m. Learn the rituals of this spring festival including foods, decorations, lions, dragons and Kitchen God. Everyone is welcome to this free event.

Readers Anonymous, the Library's Book Club, meets at 7 p.m. on the fourth Tuesday of each month. Everyone is welcome. Following are the upcoming book selections:

Jan. 24 — "The Namesake" by Jhumpa Lahiri

Feb. 28 — "Love in the Time of Cholera" by Gabriel Garcia Marquez

March 28 — "Queen of Dreams" by Chitra Banerjee Divakaruni

See LIBRARY, Page A6

HARDWOOD FLOORING \$99
BAMBOO FLOORING FROM \$1.99 PER SQ. FT.
LUMBERLIQUIDATORS.com
1861 Eastshore Highway • Albany, CA
(510) 524-7800

EL CERRITO/KENSINGTON SCHOOL NOTES

Madera Elementary

KINDERGARTEN TOURS: Madera will offer kindergarten tours for parents wanting to learn more about Madera on Tuesday, Jan. 31 at 10:30 a.m., Friday, Feb. 17 at 10:30 a.m. and Friday, March 17 at 2 p.m. The tour will include an overview of Madera school, a discussion of the kindergarten curriculum and a tour of the classrooms, playground, library and computer lab. The tours will last about an hour, and are for adults only. Adults and children are invited to attend the Madera Open House on March 23. Those interested should call the office at 510-231-1412 for an appointment.

Alhambra Elementary

KINDERGARTEN TOURS: Alhambra will offer kindergarten tours on Thursday, Jan. 19, and Wednesday, Jan. 25, from 8:30 a.m. to 10 a.m. The tour will include coffee, refreshments and an introduction by Principal Brenda Surges, a tour of the classrooms and school facilities, and questions and answers. Call 510-525-5235 to make a reservation for a tour date.

Harding Elementary

FAMILY FUN NIGHT: Family Fun and math night will be held Thursday, Jan. 19, from 6 to 8 p.m. at the Harding Multipurpose room. Have fun with hands-on activities, win prizes, and receive and expand your skills in

4-6; creativity and art (grades K-3); Spanish (grades K-6); yoga for kids (grades K-6). You may register at Harding Elementary (7230 Fairmount Ave.) or at The El Cerrito Community Center (7007 Mooser Lane). A registration/information packet is available on the Harding web site: hardingpta.org.

LIBRARY VOLUNTEERS NEEDED: The Harding Library committee's "library automation project" is under way. All materials in the new library are being bar-coded and entered into a database. Parent volunteers are needed to help with data entry for one to three hours a week. You will use the computer system in the library to do this work. If you can help, contact Emi Ito at itogogo@comcast.net.

HASEP VOLUNTEERS NEEDED: Parent volunteers are needed to escort children to the Harding After School Enrichment Program (HASEP) classes during the first few weeks of the winter term (beginning Jan. 23). If you can do this, please contact Patty at penrado@yahoo.com.

SCRIP: When you purchase swipe cards or gift certificates for your favorite merchants, Harding receives a portion of every sale. SCRIP sales take place Thursdays from 2:15-3:15 p.m. To see a list of some of the Bay Area merchants that participate in this program, visit hardingpta.org/news/42/scrrip-sales.

Kensington Elementary

YEARBOOK DEADLINE: Jan. 31 is the new deadline for early orders of K-6 yearbook. Order by Jan 31 for only \$20; after that date they will be \$25. For more information, contact Christine Mewha at 510-527-7579 or Jennifer Iacullo at 510-526-3728. Please make checks payable to "KEF". Include child's name, teacher's name and classroom number.

GIFT CARDS: Purchase \$20 Peet's Coffee gift cards, and 10 percent of pro-

ceeds go back to KEF. Use gift cards at any Peet's Coffee or shop online. Drop off or pick up at school. To make arrangements, contact Victoria Curtis at 510-305-7775 or vcourts@earthlink.net.

CARD SALE: A year-round card sale with five designs created by student artists at Kensington Elementary will benefit its sister school in Baton Rouge, La., where one-third of the school's population lost their homes during last year's hurricanes. The cards are sold in packs of 12 for \$10. For more information, contact Tre Curran at 510-527-8384. View the cards online at KensingtonSchool.org/upcoming.html.

El Cerrito High School

YOSHI'S EVENT: An Evening at Yoshi's will be Monday, Feb. 6. There will be two shows: the El Cerrito High School jazz bands and Portola Middle School jazz ensemble will perform at 8 p.m.; the El Cerrito High School jazz bands at 10 p.m. Ticket price is \$10 per person, per show. To purchase tickets, write a check payable to Friends of El Cerrito Music and be sure to specify which show you would like the tickets to and the quantity. The address is: Shoko Kiyono, 1510 Madera Court, El Cerrito, CA 94530. Seating is first come, first served. Yoshi's is located at Jack London Square, 510 Embarcadero West, Oakland. Each show will run probably about 1 hour and 15 minutes. For more information, call Shoko at 510-236-5736.

BOOK CLUB: The Pageturners book club will discuss Cheryl Peck's "Revenge of the Paste Eaters: Memoirs of a Misfit," a collection of a woman's humorous childhood tales, on Wednesday, Jan. 18 at 7 p.m. in Mrs. Taylor's room (#33).

— Craig Lazeretti

School notes can be e-mailed to journal@cctimes.com



24 ASHBY AVE • BERKELEY
510-843-4832
www.ashbylumber.com

Mon - Fri 7am - 5:30pm • Sat 8 - 5:00 • Sun 9 - 4:30

ASHBY LUMBER
HARDWARE & BUILDING SUPPLIES

LUMBER PLYWOOD
MOULDING HARDWARE
PLUMBING ELECTRICAL

SHOWROOMS

Door & Window

Open Mon - Fri 8:30 - 5:00 • Sat 9 - 3

Plumbing

Open Mon - Sat 9 - 5 • Sun 9 - 4:30

On
the Avenue,

the afternoon glows
with promise ...

destinations and
opportunities, choice
instead of chores, so much to
do and discover.

Now, every moment
is your own.

Spend it. Share it.
Savor it.

Discover why Piedmont Gardens has
been the first choice for East Bay
retirement living at its best for more than
30 years.

Call today for more information or to
arrange a visit.

PIEDMONT
GARDENS

Just Off the Avenue ... Just Right for You

(510) 596-2600

110 41st Street • Oakland, California 94611

www.abhow.com



Piedmont Gardens is owned and operated by American Baptist Homes of the West, a non-sectarian, nonprofit, tax-exempt corporation, serving seniors through quality retirement housing since 1949. State of California License #011400514, DHS License #020000088, Certificate of Authority #100.



Calendar

Submissions to the Community Calendar must be received Thursdays one week prior to publication. Listings are on a space-available basis. Mail submissions to Pam Middelings, 1516 Oak St., Alameda, CA 94601; e-mail them to pmiddelings@ectimes.com or fax them to 510-748-1680. Call 510-748-1683 if you have questions.

Coming Up

Community

■ **Hopalong Animal Rescue** — Pet adoption events. Jan. 14, 21, 28; 12-3 p.m., cats available at Your Basic Bird, 2940 College Ave., Berkeley. — Jan. 14, 28; 12-3 p.m., dogs available at PetSmart, 1001 Eastshore Expressway, Albany. Details: 510-267-1915 or hopalong.org.

■ **Holiday Events at Lawrence Hall of Science** — Jan. 14, 11 a.m., Fossil Detectives hands-on workshop with Dennis Schatz. For ages 6+. Reservation fee: \$5 — 100 Centennial Drive, Berkeley. Admission: \$5.50-\$7.50. Details: 510-642-5132 or lawrencehallscience.org.

■ **Sarber's S'Cool Donation Program** — Through Jan. 15, Sarber's Cameras, 1749 Solano Ave., Berkeley. Store will donate one percent from every sale to local schools. Customers specify which school they want their donation to go to, Sarber's will compile all donations & send a check on behalf of their customers to each school. Details: 510-339-4140.

■ **Berkeley High School Site Council** — Jan. 17, 4:30-6 p.m., Berkeley High School Library, 2223 Martin Luther King Jr. Way, Berkeley. On agenda: Berkeley International High School proposal decision on a recommendation for board, review of lottery results, update on plan for Master Schedule. Details: bhs.berkeleypta.org.



ALBANY COOPERATIVE PRESCHOOL

Open enrollment set for Jan. 28 at Albany Cooperative Preschool

NEW FAMILY REGISTRATION at the Albany Cooperative Preschool is scheduled for 9-11 a.m. Saturday, Jan. 28. Prospective families, including returning families not currently enrolled, can sign up that morning on a first-come, first-served basis. Programs are offered in the morning and afternoon. For more information, call the school for at 510-527-6403 or visit www.albanypreschool.org.

ommendation for board, review of lottery results, update on plan for Master Schedule. Details: bhs.berkeleypta.org.

■ **Lead Funding Informational Meeting** — Jan. 18, 9-11 a.m., Truitt and White Lumber Co., conference room, 1817 Second St., Berkeley. Learn how to apply for financial assistance to reduce lead hazards. Owners of pre-1978 rental housing with low-income tenants or vacant units in Oakland, Berkeley or Emeryville are encouraged to attend. Details: 510-567-8280 or acppp.org.

■ **School District Community Forum** — Jan. 18, 4 p.m., Fairmont Elementary School multipurpose room, 724 Kearney St., El Cerrito. West Contra Costa Unified School District's Board of Education is seeking input from community members in identifying characteristics desired in a new superintendent. Public can participate by attending forum, and/or completing a Leadership Profile Assessment form at wccusd.k12.ca.us/superintendent/search/input/leadership_eng.pdf (or [espanol.pdf](http://wccusd.k12.ca.us/superintendent/search/input/leadership_eng.pdf) for Spanish). Forms can be turned at Forum, or mailed/faxed to address/fax number on form by Jan. 19. Details: wccusd.k12.ca.us/superintendent/search/index.shtml.

■ **Berkeley Gray Panthers events** — Jan. 18, 7 p.m., 1403 Addison St., Berkeley. Michael Lyons of California Alliance for Retired Americans discusses how to avoid problems with your prescription needs with Medicare Part D. Light supper served. — Jan. 25, 1:30 p.m., North Berkeley Senior Center, 1901 Hearst Ave., Berkeley. "Strange Weather: Global Warming and Its Effects" discussed. All welcome. Details: 510-548-9696.

■ **Crab Feed** — Berkeley Chamber of Commerce, Jan. 19, 7-9:30 p.m., Doubletree Hotel, 200 Marina Blvd., Berkeley Marina. 6 p.m., no-host happy hour. All you can eat. Tickets: \$40. Details, tickets: 510-549-7003 or send check made out to Berkeley Chamber of Commerce at 1834 University Ave., Berkeley, CA 94703.

■ **Blood Drives** — American Red Cross. Jan. 19-20, 12-6 p.m., UCB Open Blood Drive, East Pauley Ballroom, MLK Student Union, Berkeley. — Jan. 27, 12-6 p.m., UCB Unit 4, Hillside Assembly Room, 2700 Hearst Ave., Berkeley. — Jan. 30, 12-6 p.m., UC Berkeley Unit 3, 2400 Durant Ave., All-Purpose Room, Berkeley. — Jan. 31, 12:30-6:30 p.m., UC Berkeley Unit 1 Dorms, 2650 Durant Ave., Putnam Main Lounge. — Feb. 3, 10 a.m.-4 p.m., UC Berkeley Community, MLK Student Union, 5th Floor Tilden Room, Telegraph & Bancroft Avenues, Berkeley. — Feb. 6, 9 a.m.-3 p.m., UCB Graduate Theological Union, Pacific School of Religion, 1798 Scenic Ave., Berkeley. To schedule appointment, call Barbara 510-849-8229 or BeADonor.com. — Feb. 9-10, 12-6 p.m., UC Berkeley, East Pauley Ballroom, MLK Student Union, Telegraph & Bancroft Avenues, Berkeley. — Feb. 17, 1-7 p.m., Gelateria Naia, 2106 Shattuck Ave., Berkeley. Details: BeADonor.com (code: UCB) or 800-GIVE-LIFE.

■ **Single and Seeking (Again)** — Jan. 19-March 16, 7 p.m. Thursdays, Berkeley Richmond Jewish Community Center, 1414 Walnut St., Berkeley. No-nonsense, interactive singles group for people recovering from a divorce or breakup is all about making dating fun, safe & successful. Please contact one week in advance if you need childcare. Cost: \$12/session, \$40 for 4 sessions. Details/registration: 510-848-0237 x132 or brjcc.org.

■ **Berkeley City Club Tours** — Jan. 22, Feb. 26; 1:15 p.m., 2:15 p.m., 3:15 p.m.; Berkeley City Club, 2315 Durant Ave., Berkeley. Free docent-led tours of "little castle" designed by Julia Morgan: a unique blend of Romanesque, Gothic & Moorish architecture highlighted by a beautiful tiled swimming pool. Free. Donations welcomed. Details: 510-848-7800 or 510-883-9710.

■ **OneWarmCoat** — Through Jan. 31, Clean coats, sweaters, socks, hats and mittens can be dropped off at Kensington Library, Arlington Ave., El Cerrito. At 11 a.m., Kessel of Girl Scout Troop 400 organized a coat drive with OneWarmCoat agency, located at St. Anthony's Foundation, Francisco. Details: onewarmcoat.org.

■ **World Affairs/Politics Open Meet** through March 27, 10:15-11:45 a.m., Albany Senior Center, 846 Masonic Ave., Albany. 60+ years. Refreshments provided. Fee: \$2.50 per session.

Meetings

■ **League of Women Voters** Membership meeting, Jan. 11 p.m., Denny's Restaurant, 1100 Pablo Ave., El Cerrito. At 11 p.m., speaker Howard Mitchell, MLK discusses California Health Insurance Reliability Act SB840. Cost: \$12. Reservations deadline: Jan. 10. Meal choices: grilled chicken salad with bread, Boca burger (vegetarian), turkey club with fries, burger. Reservations: Kay St. 3767 or Louise 510-233-0100. Check, payable to LWVWC, Box 1618, El Cerrito 94530.

■ **Berkeley Gray Panthers** — Jan. 15, 2 p.m., Redwood Community Room, 2951 Dan Berkeley. Celebrate Martin Luther Jr.'s birthday, honor Bay Area who marched in Selma, Ala., went south to work on Civil Rights. You were there call 510-548-9696 or email GrayPanthersBerk@aol.com. All welcome.

See CALENDAR, Page 2

Albany notes

FROM PAGE A5

for Tuesday, Jan. 17, 7-8:30 p.m. in the library. All adults are welcome; you do not need to be a parent/guardian of an AMS student to attend. For information, call 510-558-3600.

TEACHER TREATS: The next teacher treat day is Wednesday, Jan. 18. Volunteers are needed to bring "savory" items like quiche, green or pasta salads, meat and cheese platters, sushi (always popular), and bagels and spreads, in addition to "sweet" items like cakes, or "healthy" items like fresh fruit or vegetable platters. Drinks such as sparkling water or iced teas are also popular. PTA will provide cups, napkins and plates. Contact Virginia McKone at mckone@sbccglobal.net or Sheila Erickson at 510-524-1032 to volunteer.

LUNCH CART: A volunteer is needed to help at the lunch cart. Anyone interested in helping should contact Yvonne Tom at 510-558-4771.

SKATEBOARDS: Students are reminded that skateboards and bikes must be locked up once you arrive on campus. You should not be carrying around skateboards, and you may not ride your skateboards and/or bikes on school grounds.

LEADERSHIP ART: Students who would like to contribute artwork to the Leadership display case now have their chance. The theme for this month is "Winter." Submit your art work to the Leadership box in the office or to Ms. Mullarkey in room 211. Please include your name and advisory class.

SCHOOL DANCE: The next school dance is scheduled for Feb. 10. Behavior standards, tardies, etc. will be based on the second quarter record.

Cornell Elementary

PTA MEETING: Fifth-grade parent information is on the agenda for the next Albany Middle School PTA meeting, Feb. 2 at 7 p.m. in the AMS library. This is an informal night for questions/answers regarding middle

school, and is open to all elementary parents, but particularly the parents of fifth-graders. AMS will sponsor another parent night in conjunction with Open House on April 27.

RUBIO'S FUND-RAISER: Stop in for a taste of Baja at Rubio's Fresh Mexican Grill at El Cerrito Plaza and raise money for the Cornell School PTA. When you place your order for eat-in or take-out on Wednesday, Jan. 18 from 4 to 8 p.m., present the flier that came home with your child and Rubio's will donate 20 percent of your transaction to the Cornell PTA.

Ocean View Elementary

AMS PTA MEETING: There is an AMS PTA meeting on Feb. 2, which fifth-grade parents who want to get involved next year are invited to attend. Contact Karen Larson at larsonke@mindspring.com for more details.

Education funders

MUSIC FUND: The Albany Music Fund reports that Groove Fest will be held

March 3 and 4 this year. Featured groups include Frank Martin and Friends, Tim Hyland, Tom Lienthal, AHS Jazz Band, Jazz Lab, Rhythm Bound, and Intro to Rock and Roll. Also, the Santa Cruz Jazz Festival will take place later in March, and parents are needed for driving and chaperones for the three-day event. Other upcoming events include the CMEA Jazz Festival in Pittsburg, AHS percussion ensemble, concert band, solo/ensemble groups, and string orchestra performances, and the Superintendent's Concert. Meantime, AHS musical groups are available to perform at corporate events. Parents with knowledge of such an opportunity are asked to contact the AMF. Proceeds from fees will go to the Albany Music Fund.

JAZZ BUFFET: The jazz buffet brunch at Downtown restaurant in Berkeley will be held Sunday, Jan. 22 from 11:30-3, with entertainment by music students from Albany High and Albany Middle School. To reserve tickets, call 510-558-6865.

— Bob Menzinger

Gioia

FROM PAGE A2

It's not too late, Gioia said in his comments to the board.

In addition to early intervention efforts, Gioia proposed farming out some of the county's landscaping work to Rubicon, a nonprofit organization that offers substance abuse treatment and other therapeutic programs.

"Those who go through Rubicon have successfully gone through a program," Gioia said. "If a person wants to turn their life around, we should help them."

The suggestion was met with a frosty response from union leaders.

"We'll have issues," said Roland Katz, business manager for Public Employees Local No. 1. "I think people with mental health issues deserve to be paid the same as everyone else. They shouldn't have to work for less. If they want to become county employees, they should."

Gioia's ideas spurred high hopes from those who have been battling youth violence in the county's hard-crackable communities, including Baypoint, Pittsburg, Richmond, the Monument corridor in Concord and older pockets of Antioch, Brentwood and Rodeo.

"Intervene now or pay later," said Fred Jackson, who works with Neighborhood House of North Richmond. "Gang members all echo the same thing: When you don't have a mother or father at home, you find one

in the street. These young

are telling us, 'I need help.' Gioia spoke of expanding services to 500 additional programs in the Welcome Home Program. The program related parents to stable education, and health and support. Sherry Ruffini said

A study that followed for 15 years showed that whose parents receive supportive services were likely to be on welfare or probation department that who had not, Ruffini said

Rebecca Rosen Lum county government. Rosen at 925-977-8506 or rosenlum@ectimes.com.

Library

FROM PAGE A5

April 25 — "The Great Fire" by Shirley Hazzard

May 23 — "Stones for Ibarra" by Harriet Doerr

June 27 — "Gilead" by Marilynne Robinson

■ If you would like to learn about the Internet or basic word processing, the library offers hour-long appointments on Mondays, Tuesdays and Thursdays. Its Internet Docs will help you learn as much or as little as you would like. Call the library to make an appointment.

Kensington Library

61 Arlington Ave., 510-524-3043 ccclib.org
Hours: Monday and Tuesday, noon to 8 p.m.; Wednesday, closed; Thursday, 10 a.m. to 6 p.m.; Friday, 1 to 5 p.m.; Saturday, 10 a.m. to 5 p.m.

■ The library will host a free five-part reading and discussion series called "Let's Talk About It: Jewish Literature — Identity and Imagina-

tion." The series explores Jewish literature and culture through scholarly discussions of contemporary and classic books on the theme of "Between Two Worlds: Stories of Estrangement and Homecoming." Led by Dr. Naomi Seidman of the Graduate Theological Union, the first book discussion will be on "Lost in Translation" by Eva Hoffman on Saturday, Jan. 14, at 2 p.m. The event is free.

■ Variety performer Daffy Dave will present an evening of music, comedy and juggling on Tuesday, Jan. 24, at 6:30 p.m. Because of the popularity of this show, a limited number of free tickets will be issued. Tickets will be available starting Monday, Jan. 16. This program is sponsored by Friends of the Kensington Library.

■ The next meeting of the library's new book club will be held Monday Jan. 23, at 7 p.m. It will discuss William Saroyan's novel "The Human Comedy." The novel takes place in the San Joaquin Valley during World War II and reflects a family's struggles and dreams of America's second-generation immigrants. Book-group meetings are held on the fourth Mondays of every month

at the library at 7 p.m., and are sponsored by Friends of the Kensington Library.

■ A Valentine's Day Crafts and Storytime will be held Tuesday, Feb. 14, from 7 to 7:30 p.m. This program is sponsored by the Friends of the Kensington Library. All ages are welcome.

■ Children ages 5 and older will learn how to become a titled knight from the Middle Ages and be granted a balloon sword, which will prepare them to participate during the comedy routine, during a Hard Day's Knight on Tuesday, Feb. 21, at 6:30 p.m.

■ A special annual celebration of Dr. Seuss' Birthday will be held at the Kensington Community Center at 59 Arlington Ave., up the hill from the Kensington Library, on Saturday, Feb. 25, at 11 a.m. The party will feature a dramatization of Green

Eggs and Ham, games with prizes, and actual green eggs and ham to eat. Because of the popularity of this event, a limited number of free tickets will be required and available starting Feb. 21. All ages are welcome.

■ Family storytimes are held Tuesday evenings at 7 p.m. All ages welcome.

— Craig Lazzaretto

Library activity items may be e-mailed to journal@ectimes.com. Items should be received at least one week prior to publication.

This Valentine's day send a 1000-word love letter

Give a framed, award winning print from Sarber's and picture your valentine delighted.

FRAME SALE 10%-25% OFF

All photo albums, scrapbooks, scrapbook papers & refills 10% OFF.

Sarber's CAMERAS

Montclair
1958 Mountain Blvd.
Oakland, CA
(510) 339-8545

We complete the picture

Berkeley
1749 Solano Ave.
Berkeley, CA
(510) 526-0775

Order Prints On-Line @ www.SARBERSCAMERA.com

THE FARMERS' MARKET
at EL CERRITO PLAZA

Voted #1 Farmers' Market in West Contra Costa

Tuesday & Saturday
9 am - 1 pm
Open year round

January is Orange Month

Sweet Navel Oranges
Now Available

LIVE MUSIC,
ARTS & CRAFTS!
AT SAN PABLO & FAIRMOUNT
528-7992

LaSalle Cigars
HABANA ROOM

Aaahhh...The Good Life
now being served in our lounge

6218 LASALLE AVENUE
MONTCLAIR VILLAGE
510-339-8788
WWW.LASALLECIGARS.COM

This Valentine's day send a 1000-word love letter

Give a framed, award winning print from Sarber's and picture your valentine delighted.

FRAME SALE 10%-25% OFF

All photo albums, scrapbooks, scrapbook papers & refills 10% OFF.

Sarber's CAMERAS

Montclair
1958 Mountain Blvd.
Oakland, CA
(510) 339-8545

We complete the picture

Berkeley
1749 Solano Ave.
Berkeley, CA
(510) 526-0775

Order Prints On-Line @ www.SARBERSCAMERA.com

WE'LL KEEP IT COOL INSIDE WHILE STAYS GREEN OUTSIDE

Discover the peace of Pura - the environmental sound refrigerant from Pura. Whether you need a conditioner, unit or a pump, Pura will always make sure your unit is only friendly to everyone in your household, but friendlier to everyone outside as well.

Whatever it takes

HARRY CLYDE
PLUMBING & HEATING

Call 510-444.1777
www.hcplumbing.com

bryant
Heating & Cooling Systems
Since 1904

MacGregor

FROM PAGE A1

nds a section of the Ray Brady short story "Zero Hour" and as the students to write an end-

The campus is tiny —with ee teachers, a counselor, a secretary and a few community upers — and it's tucked away in corner of the elementary school ere students and teachers move een a few classrooms. The ssrooms include a computer om with about 17 computers d a break room with a kitchen. Some students are eager to ve. Junior Taylor Mosley, 17, d she got bored with academics d fell behind at the high school. t she's planning to go back next ar after making up credits at acGregor.

"I'd much rather be at the high hool, to be honest," she said. Still, the school works hard to ke a connection with each stum-

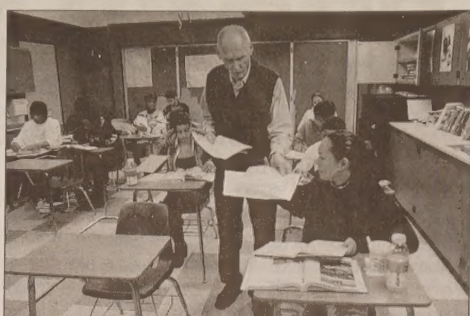
Shapiro and others pointed out at in a recent survey, the school nks higher than Albany High hool among ninth and 11th aders when asked whether ere's a teacher at school who es and listens to them.

The school earned a score of out of 100 in that survey, eight ints above the state average for on-traditional" schools. It nked 15 points above Albany High School ninth graders and ne points above 11th graders ne were asked the same ques-

Academically, the school is im- ovng. It saw a 60-point growth its academic performance in- x from 2004 to 2005, bringing total score 532.

That's considered a low score ate standards but also a re- arkable improvement, said Tina ng, a public information officer e the California Department of ucation.

"By the very fact that they're epy these kids in schools, e're working," said Jung. e're delighted by that fact. It's about the kids, getting them a d education, so they can pass



MACGREGOR HIGH teacher Andy Heffernon passes out work sheets during a science class at the continuation school on Monday.

IF YOU GO:

■ **WHAT:** Albany School board tours of MacGregor High School and the Vista school site. The visits will be open to the public.

■ **WHEN:** Tuesday at 3:30 p.m. and Saturday, Jan. 21 at 10 a.m.

■ **WHERE:** MacGregor is located at Ocean View Elementary School at 1000 Jackson Street. The former Vista Elementary School is located at 720 Jackson Street. The site visits will last for about a half hour each. MacGregor will be first.

■ **INFORMATION:** Call 510-558-3766

the high school exit exam and get a job. That's what it's about."

Virginia Behm, a 35-year veteran of the Albany school district, started MacGregor as a principal and teacher in 1981.

After the state Department of Education approved it, she walked out of Albany High School with 11 students and set up shop at one classroom at the adult school.

"At the end of 1982," said Behm, an El Cerrito resident, "we went under review by the state department and we were cited as the best small necessary high school in the state."

Behm said she's not surprised that the district wants to move the facility again as it's moved several times and has never had a permanent home. The district is contemplating the move because

Ocean View Elementary needs space for additional students.

The move has created complications for the district. School board member Miriam Walden said district staff would negotiate with the two preschools that now operate at the Vista site. One of them will likely have to be evicted.

And at a recent board meeting, a number of concerned Vista neighbors questioned the MacGregor move or believed the school district was moving too quickly.

The school district will meet Tuesday, Jan. 31 to make a final decision about the relocation.

No matter what happens, Shapiro said he's eager to expand MacGregor and offer a greater variety of classes for students who may not fit the academic mold of the traditional high school.

Mayor Allan Maris, who is teaching a woodshop class at MacGregor, strongly supported the idea, saying many of the students will be society's future plumbers, electricians, auto mechanics and carpenters.

"A lot of high schools nowadays have cut out classes like woodshop, auto, metalshop — it doesn't exist anymore," Shapiro said. "Very few places have that. There's a need for that."

Reach Alan Lopez at 510-243-3578 or e-mail alopez1@cc-times.com.

Park district has openings for students

F YOU are a high school or college student interested in a career as a naturalist, you could check out the East Bay Regional Park District's interactive student aide job opportunities.

The aides work at Park district visitor centers, assisting full-time naturalist staff with the programs and sometimes conduct programs themselves. These include nature walks, mine tours, natural and rural history talks, etc. They also perform receptionist duties such as assisting park visitors, answering the phone, stocking informational brochures and running errands. It's a great introduction to the naturalist profession.

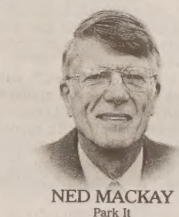
There are two levels of the interpretive student aide I and II. For the entry level, you must be at least 16 years old and have completed the 10th grade equivalent. For the level II position, you must have completed one semester units of college-level natural science, cultural history or other comparable academic course work. Aides at both levels must be in current student status and have a valid California driver's license.

The aide position is a two-to-three-year training program, and aides must be in student status the entire time. Generally, they work part time during the school year and full time during summer, up to a maximum of 40 hours per week. These are two positions. Aide I pays \$9.41 per hour, Aide II pays \$9.69 per hour, Aide II pays \$9.93 to \$12.17 per hour.

At present there are openings for interpretive student aides at Black Diamond Mines National Preserve in Antioch and the Tilden Nature Area in Berkeley. The other regional visitor centers that have positions from time to time are the Botanic Garden at the Regional Park in Berkeley, Crab Cove Visitor Center in Hayward, Coyote Hills Regional Park and Ardenwood Historic Farm in Fremont, Del Norte Regional Park in Livermore, and Sunol Regional Wilderness in Sunol.

For more information, contact the Park district Human Resources Department at 510-2154 and request that materials be mailed to you. You also can check the park district website at ebparks.org, or visit the district administrative office at 2950 Peralta Oaks Road, Oakland.

■■■■ The storm that passed through the East Bay during Year's weekend caused



NED MACKAY
Park II

rockslides, mudslides and fallen trees in many of the regional parks. Rocks and mudslides partly blocked and undercut Somersville Road in the area where it starts uphill toward the entrance kiosk at Black Diamond Mines. It's a one-lane road with stop signs at that section. Park district staff will be surveying the damage there and at other parks as the winter weather continues.

There is no problem accessing Black Diamond Mines by parking on Frederickson Lane in Antioch and taking the Stewartville Trail into the east side of the park.

To check for storm-related park closures, you can phone the district's hot line at 510-544-1616.

■■■■ For a potentially muddy adventure this Saturday, join Tilden naturalist Jessica Shepard for a three-mile watershed hike along Wildcat Creek from 2 to 4 p.m. in search of trout and newts. If you come, pack a snack and some water and be prepared for wet conditions.

For a warmer, drier experience, you can join Tilden's naturalist staff for a storytelling session from 2 to 3 p.m. Sunday beside the fire at the Environmental Education Center.

From 10 a.m. to 1 p.m. this Sunday, naturalist Dave Zuckerman will lead a hike at Sobrante Ridge Regional Preserve in search of the rare Alameda manzanita in bloom. Meet at the park's staging area at the end of Coach Drive in El Sobrante.

Naturalist Jessica also is leading a series of bird-watching walks at Martin Luther King Jr. Regional Shoreline in Oakland. All are from 3 to 5 p.m., each Tuesday in January and February. Ducks and other shorebirds are the focus.

For more information on the Wildcat Creek hike, the fireside storytelling, the manzanita safari or the shoreline bird watching, phone the center at 510-525-2233. All four programs are free of charge.

Speaking of King Shoreline, Naturalist Gail Broeders is

planning a celebration of Martin Luther King Jr. Day from 9 a.m. to 1 p.m. this Monday. The idea is to head to King Regional Shoreline in Oakland to clean up the area, remove some invasive plants, and go on a naturalist-led walk to learn about marshland ecology. For information, phone 510-521-6887.

Ned Mackay writes about East Bay Regional Park District sites and activities. E-mail him at nedmackay@comcast.net.

Obituaries and In Memoriam

Virginia Helen Erichson

Virginia Helen Erichson, passed away January 4, 2006 at Mercy Care Center in Oakland. Born in Philadelphia in 1918 to George and Marie, the family moved to Piedmont California in 1920. Graduate of Piedmont High School, she attended UC Berkeley and graduated from Healds Business College.

Virginia had a successful career as a sales executive in the food industry in New York and California. Virginia retired in 1979. Devoted to community service, she was the President of Merritt Hospital volunteers, and a active member of Hilltop branch of the Children Hospital, the Red Cross, during World War II and President of the Women's Athletic Club. She was on of seven children and is survived by her sister Elizabeth Violich, brother John Erichson and many nieces and nephews.

Family and friends are invited to attend a Memorial Mass on Thursday, January 12, 2006 commencing at 10:00 a.m., at St. Margaret Mary Catholic Church 1219 Excelsior Ave., Oakland. Memorial gifts may be made to Bellevue Club 252 Bellevue Ave., Oakland 94610 or a Charity of your choice.

Grant Miller-John Cox Mortuary 2850 Telegraph Avenue, Oakland, CA. FD 171 510-658-0220

Travis Paul Gross-Nichols

Jan. 12, 1965 - Dec. 27, 2005 Travis passed away at the age of 40 from a heart attack. He is survived by his husband of 10 years, Gordon Gross-Nichols, his parents, siblings and extended family. A celebration of his life will be held Saturday, January 14th at 2pm at Grace Street Catering, 2536 Santa Clara Avenue in Alameda. In lieu of flowers, please send a donation to Food For Thought, P.O. Box 1608, Forestville, CA 95436.

Interest Rates Are Up. Utilities Are Up. Even Groceries Are Up.

But For Our January Clearance Sale, Our Prices Are Going Down!

Save Up To 70% Storewide!

Broadloom Carpet

Added Pizzaz

Scotchgard Protection

Reg. \$22.99/10-Yr. Warranty

\$18.99
Square Yard Installed with Pad

Moss Point

50 Ounce Cut Pile Berber

Reg. \$29.95/Six Colors

\$24.95
Square Yard Installed with Pad

Karastan Talavera*

Premium Designer Look

Reg. \$49.95 Stock Only

\$34.95
Square Yard Installed with Pad

Aztec Berber

Add Color & Style to a Room

Reg. \$28.99

\$21.99
Square Yard Installed with Pad

Marvelous

So Thick You Can Lose a Small Child

Reg. \$34.99/Stock Only

\$25.99
Square Yard Installed with Pad

100% Wool Carpet

Ultimate Natural Luxury

Reg. \$49.95 Stock Only

\$37.95
Square Yard Installed with Pad

*Available in Richmond & Pittsburg Only

Area Rugs up to 70% Off!

Area Rugs Available in **Richmond** and **Dublin** Stores Only



Every Size, Color, and Style, Including Name Designers and All Major Manufacturers

Tile & Stone

Italian Porcelain

Imported 12"x12" Tiles in Stock

Reg. \$5.99/Square Foot

\$3.99
Square Foot

Gauged Multi-Color

Slate 12"x12" Tiles in Stock

Reg. \$2.99/Square Foot

\$1.99
Square Foot

3/4" Solid Hardwood

3/4" Solid Oak

In Champagne and Gunstock

Reg. \$7.99/Sq. Ft. Stock Only

\$3.99
Square Foot

Brazilian Rosewood

Reg. \$11.99/Sq. Ft.

\$6.99
Square Foot

Siberian Maple

The Tiger's Eye of Hardwood

Reg. \$6.99/Square Foot

\$4.99
Square Foot

5" Solid Teak

Rich and Exotic

Reg. \$9.99/Square Foot

\$7.99
Square Foot

Ask about **no payments and no interest** for six months OAC

Sale Ends Monday, January 16.

Concord • 925 969 9890 Dublin • 925 828 1559

THE FLOORSTORE

Richmond • 510 527 3203 Pittsburg • 925 473 1400

SCHOOLS *And* PROGRAMS

Aurora School

Aurora School is a leader among Bay Area elementary schools, recognized for its excellence in curriculum, teaching strategy and community involvement. Aurora students are lifelong learners with the strength and skills to succeed in a future full of change and challenge. We are committed to ethnic, racial, cultural, economic and familial diversity (including gay and lesbian, adopted, single

parent families and children with physical disabilities). Diversity offers one of the most powerful ways of creating acceptance and mutual respect in our society. We are a community of learners. Students, parents and teachers work together to create an environment that encourages curiosity, problem solving, creativity, intellectual perseverance, teamwork and play. Our

classrooms foster risk taking, individual challenges and cooperative exploration.

To schedule a school tour, please call Lisa Piccione at (510) 428-2606, extension 204.

Bentley School

Bentley School is a co-educational learning environment, teaching grades K-12 with campuses in both Oakland and Lafayette. Bentley offers students a highly academic curriculum along with the benefits of music, art and foreign language.

Bentley School strives to inspire academic excellence, personal achievement and character by engaging students' intellect and creativity. Our comprehensive curriculum and academic program promotes a

Saint Joseph Notre Dame High School offers a small school environment for qualified students who are bright, capable, curious about their world and eager to serve it. With a 125-year history of Catholic education,

St. Joseph School

SJND offers an academically rigorous program strengthened by individual attention from a faculty of dedicated professionals who nurture each student. Student life at SJND is infused with multiple opportunities for

personal, academic, spiritual growth. This is a place where students have incentive, support opportunity to stretch and develop to their full potential.

St. Lawrence O'Toole

St. Lawrence O'Toole School is committed to all facets of Catholic education. We believe strongly that a child's ability to grow in faith is dependent upon an adult community of believers, which consists of first of the family and secondly, the church and school. We are committed to teaching children to think and apply knowledge critically and responsibly in

order to make informed and moral choices. Finally, we believe that, in addition to basic skills, learning includes cultural awareness, creativity and successful interpersonal communication. We at St. Lawrence O'Toole School are fortunate to have our philosophy supported by the parish community.



† Saint Lawrence O'Toole School OPEN HOUSE

February 2, 2006, Thursday from 5:30 p.m. to 7:30 p.m.

NOW ENROLLING

- Visit Classrooms, meet the Principal, Faculty, and our School Staff
- Art and Music Festival
- Book Fair
- Pizza Dinner will be sold by the Eighth Grade Class

Prospective Parents Open House

- Tuesday, January 10, 2006, at 9:00 in the morning.
- Meet the Principal and Teachers, plus visit the Classrooms.

Testing of New Students Grades 1-7

- Wednesday, February 22, 2006 at 2:45 in the afternoon. Please call the school office to make an appointment.
- Kindergarten Testing is by appointment.

St. Lawrence O'Toole Catholic School

3695 High Street • Oakland, CA 94619 • 510-530-0266
www.stlawrenceotoole.com



Please stop by the school to pick up a registration packet or visit our school web site.

WASC Accredited K-8

BENTLEY SCHOOL

Now Only in the Bay Area but Nationally... Bentley Delivers Excellence.

Congratulations to Bentley's 2005 John Hopkins National Award Winners!



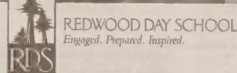
- Fred Callaway
- Will Catterton
- Will Creighton
- Jenna Freidman
- John William McGovern
- Alexander Nachtwey
- Carlos Penikis
- Julie Petracca-Naujoks
- Allison Rosengard
- Torben Umeda
- Leighton Wan
- Kyle Wheeler
- Vivian Xiao
- Katrina Zheleznyak
- Elle Wong

These Students have distinguished themselves academically as being among the best and the brightest Middle Schoolers in the Country. This award is considered a top honor.

For more information on Bentley School and to schedule a visit go to: www.bentleyschool.net



Where is my child going to be engaged?



A challenging academic environment that builds confident students, develops inquisitive minds, and cultivates responsible members of society.

Priority Application Deadline: Friday, January 20th, 2006

Call Lara Hale at 534-0804, ext 224, lhale@rdschool.org for information, tours, and applications.

3245 SHEPHERD AVENUE • OAKLAND (OFF I-580, BETWEEN FULTON & AVE. & PARK BOUL.)
Kindergarten - Eighth Grade • California Association of Independent Schools Accredited

Be sure to visit our web site at www.rdschool.org

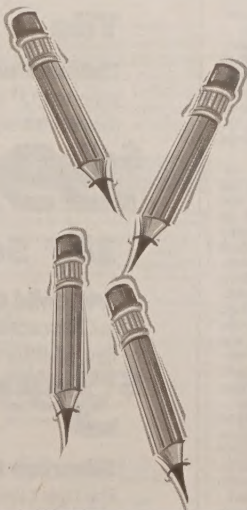
MAYBECK HIGH SCHOOL EST 1972

A small community dedicated to learning, engaged in the wider world



Information Nights
7-9 PM, February 7, 2006

2362 Bancroft Way, Berkeley
www.maybeckhs.org • (510) 841-8489



SJND

ST. JOSEPH NOTRE DAME HIGH SCHOOL

1011 Chestnut Street, Alameda, CA 94501
510-523-1526 • www.sjnd.org

- A small, nurturing environment, based on 125 years of Catholic education, where every student is personally known
- Outstanding academics where 85% of AP students receive college credit
- Award-winning programs in Leadership, Writing and Public Speaking
- Opportunity for significant involvement on 28 sports teams and 23 student clubs
- State-of-the-art facilities for music, science, technology and athletics



Aurora

- grades K-5
- culturally diverse
- hands-on learning
- integrated curriculum
- multi-graded classrooms
- academically challenging
- rich community base
- enrichment classes
- holiday & summer camps

AURORA SCHOOL

40 Dulwich Road,
Oakland, CA 94618

For more information call
Lisa Piccione at
(510) 428-2606 x 204
lisa@auroraschool.org
www.auroraschool.org

A diverse community honoring the mind, heart and imagination of every learner

SCHOOLS *And* PROGRAMS

Prospect Sierra School

Prospect Sierra is an independent co-school located on two beautiful campuses in the El Cerrito Hills (San Francisco Bay Area). Both the elementary (K-4) and the middle school (5-8) campuses are adjacent to city streets and have sweeping views of the hills. The enriched learning environment includes master teachers, challenging meaningful academics, high school laboratory curricula, science labs and technology centers, modern and innovative libraries, comprehensive morning and visual arts programs, scholastic sports, performing arts, sports center, French and Spanish language instruction, service learning program, after-school program, financial

assistance, and school bus service. Prospect Sierra School embodies several key assumptions in philosophy and daily practice: that learning is the young person's pathway to personal growth; that school should be both challenging and joyous; that school is a community through which students, teachers and parents develop trust, demonstrate cooperation, show respect, and acquire an understanding of the rights and needs of others; and that diversity, in its many human forms, brings quality and strength to our welcoming and inclusive school.

To learn more about us, please visit our website at www.prospectsierra.org or call (510) 236-5800.

Julia Morgan

The Julia Morgan School for Girls is dedicated to the intellectual, creative, social, and emotional growth of girls during their critical middle school years.

Its mission is to provide educational opportunities and positive role models not fully afforded girls in coeducational institutions. The goal is to create an arena for academic excellence, critical thinking, positive risk taking, and the development of individual talents. Learning extends beyond the walls of the classroom into the community to foster compassion and social responsibility.

The Julia Morgan School is committed to creating a school community that reflects the remarkable diversity of the East Bay. In addition, it aspires to serve as a resource on girls' education for public and independent school educators.

The primary objective of the Julia Morgan School is to inspire young women to be passionate, lifelong learners while preparing them to be confident, capable, creative, and compassionate women of tomorrow.

East Bay Moms

East Bay Moms will host its eighth annual Preschool & Childhood Resource Fair on Saturday, January 21, 2006, from 10:00am - 1:00pm at the Scottish Rite Center located at 1547 Lakeside Drive at Lake Merritt in Oakland.

Parents will have the opportunity to meet with representatives from over 70 programs located in Oakland, Berkeley, Albany, El Cerrito, Alameda, Piedmont, Richmond, Moraga, Lafayette and El Sobrante. These programs offer a variety of options, including different educational philosophies, part-time and full-time care as well as serving children from infancy through elementary school. In addition to child care programs, representatives from many other local businesses that serve families with young children will also be present. For a complete list of participating programs, go to www.eastbaymoms.com/preschoolfair.htm.

Adult admission is \$3 for East Bay Moms members and \$6 for non-members. Children are welcome and admitted free. The new 2006 edition of the East Bay Moms Preschool & Childhood Resource Directory will be on sale at the Fair for \$5 (regular price is \$10 for East Bay Moms members and \$15 for non-members).

East Bay Moms is an organization providing companionship, support, exercise and networking for its members. East Bay Moms is open to all interested mothers and fathers of infants and toddlers. For more information about joining East Bay Moms or the Preschool & Childhood Resource Fair, contact East Bay Moms at 510-653-7867 or visit their web site at www.eastbaymoms.com.

Archway School

With our recent expansion and fall opening of our 5th through 8th Grade Upper School campus in Berkeley as well as the improvements to our K-4th Grade Lower School campus in Oakland, this has been an exciting year for Archway School.

Archway School has a long and proud tradition of providing a rich hands-on curriculum to its students in kindergarten through grade 8. Our wonderfully diverse teaching staff and beautiful campuses provide students a unique environment in which to develop academic and personal excellence. At Archway we are committed to engaging children's natural curiosity, engaging children in their own learning, respecting individual progress, valuing social development service to the community, and maintaining diversity in our classrooms, curriculum, and community. We are very pleased to announce our expansion and opening of our Berkeley upper school campus and shuttle service from Oakland. Features of our new site

include a gymnasium, multimedia lab, science lab, and proximity to Berkeley's "gourmet ghetto."

Please join us for our annual family Diversity Night on Sunday, January 22, 2006, from 4:00 to 7:00 PM. Prospective families looking at grades K-8 are welcome to attend. This is a fun event with dinner and child care provided by our wonderful after-school staff. Meet Archway families and teachers in an informal setting. This event will be held at our new kindergarten cottage at 4111 Gilbert Street (near Piedmont Avenue) in Oakland. Please call 510-547-4747 to RSVP.

For information about tours please call 510-547-4747 (Oakland) or 510-849-4747 (Berkeley). We are currently accepting applications for grades K-8 for the 2006-07 school year. Visit us online at www.archwayschool.org. Archway School is a program of Woods Edge, Inc., a nonprofit organization established in 1973.

Bead Inspirations

Resolve to give your natural creativity an outlet this year! Nurturing your creative side is the healthiest thing you can do for yourself. Allow inspiration to flow through you, all while creating a beautiful piece of jewelry you will treasure for years to come.

If you have always wanted to learn how to make gorgeous necklaces, bracelets, earrings and more, now is your chance! Registration for our inspiring January, February and March classes begins January 6th. Come enjoy the supportive, encouraging atmosphere here at Bead Inspirations, all while giving yourself rejuvenating creative therapy. Most students will be able to complete more than one piece of jewelry in class. We'll make it easy for you, and it's fun! See class samples in the store or at www.beadinspirations.com

Upcoming beginner classes (age 14 & up):

- Basic Earrings
Sunday, January 15
1:00pm to 4:00pm
- Friday, January 27
6:30pm to 9:30pm
(Each is a one-day class, offered two separate dates)
- Basic Necklace/Bracelet
Saturday, January 21
10:00am-2:00pm
- Spikes & Spirals
Saturday, January 28
10:00am-3:00pm

Please visit www.beadinspirations.com for complete class schedule and class fees, including intermediate classes. Small classes, personal attention; sign up early. Sign up online, by phone at 510-337-1203, or in the store at 1544 Park St., Alameda.

St. Paul's Episcopal School

Celebrating 30 years of academic excellence, St. Paul's Episcopal School is a private school with a public voice. The School is located just north near Lake Merritt and serves students in grades K-8. Throughout history, St. Paul's has been equipping young people to be good citizens as well as good scholars. The School features excellent academics, a multicultural curriculum, diversity, spirituality, and an award-winning Service Learning program in which all students participate.

St. Paul's welcomes students and families who reflect the broad diversity of the greater Oakland area. Over half of all students are children of color, and over half of all students participate in the school's model Tuition Assistance program. This ensures socioeconomic diversity. The School also reflects diversity in religion and culture, as well

as providing a safe and respectful atmosphere for gay and lesbian families, immigrant families, and young people with learning differences.

116 Montecito Avenue
Oakland, CA
(510) 285-9600
info@spes.org
www.spes.org



Berkwood Hedge School

Berkwood Hedge School is an independent K-5th grade school in Berkeley.

A deep commitment to a challenging, thoughtful academic program is our priority. Guided by our educational philosophy, we see each child as competent, articulate, and an individual who learns by doing. Experienced teachers create lessons that challenge and engage the diverse range of students. Our teachers bring social and academic learning together in emotionally safe warm environments. Curriculum is designed to help students ask questions, examine popular culture, think critically. Social justice and learning activities are integrated throughout the academic program. Our curriculum of mathematics, language arts, social studies, and

science is supplemented by a vibrant enrichment program including Spanish, visual arts, music, drama, and physical education.

At Berkwood Hedge we strive to be a healthy school, modeling environmental awareness and conservation for our families and community. We are located at 1809 Bancroft Way, Berkeley. Please call (510) 883-6991 for more information or visit www.berkwood.org.



PS

PROSPECT
SIERRA

DEVELOPING
HEART, MIND AND
COMMUNITY



www.prospectsierra.org

BERKWOOD HEDGE SCHOOL

Afterschool Math Club
for 3rd to 5th graders

This class is designed for children who love math and welcome a challenge.

+ Taught by Vera Balarin,
Math Specialist at
Berkwood Hedge
School

π 4-week session
Tuesdays, 4 - 5 pm
Feb 7, Feb 14, Feb 28
and Mar 7, 2006
Cost: \$80

A LEADER IN
DEVELOPMENTAL
EDUCATION
To register please
call 510 883-6991 or
send an email to
debbee@berkwood.org

Experience
Berkwood Hedge School's
approach to math instruction.

We integrate with science, art,
sports, engineering and
real-life problems.

Students will develop
problem solving skills, gain
confidence as mathematicians
and deepen their
enjoyment of math.

1809 Bancroft Way,
Berkeley, CA 94703
www.berkwood.org

Give the Gift of Inspiration!

Rediscover Your Natural Creativity!
Learn to make gorgeous jewelry and create
holiday gifts from the heart like you never
imagined you could!

See editorial in this section for upcoming
classes for beginner & experienced beaders.

Open M, T, Th, F 11-7pm, Wed 11-9, Sat 10-6, Sun 12-6



Zion
Lutheran
School

OPEN HOUSE
Grades K-8
Sunday, January 29, 2006
2:00 - 4:00 P.M.

510-530-7909

5201 PARK BOULEVARD, PIEDMONT, CA 94611

Julia Morgan School for Girls

Grades 6-8
The Only Middle School for Girls in the East Bay



Accepting Applications for:
• Girls' Technology Center
grades 5-8
Classes are held Mondays
and Thursdays 3:30-5pm

• 6th & 7th Grade
Admissions for 2006
School Year

Application Deadline
January 20, 2006

Preparing the confident, capable, creative, and compassionate
women of tomorrow.

The Julia Morgan School for Girls admits students from any race, national or ethnic origin, or family composition
on all rights, privileges, programs, and activities generally accepted or made available to students of the school.
It does not discriminate on the basis of race, national or ethnic origin, sexual orientation, or family composition
in admission to its educational policies, admission policies, scholarship programs, and athletic and other
school-administered programs.

Located on the campus of Mills College, Oakland
www.juliamorganschool.org

510.632.6000

Celebrating 30 years of
excellent
education
in Oakland

Academic Excellence
Diversity
Spirituality
Service Learning

Parents' Perspective OPEN HOUSE

Grades 6-8:
Sunday, January 22 at 2pm
You'll hear directly from 6-8 grade parents
and students about St. Paul's programs and
its newly renovated middle school campus.
Students are welcome.

Application Deadline: January 20, 2006.

Call for a tour of this exceptional
K-8 school: 510-285-9617
116 Montecito Ave., Oakland

ST. PAUL'S
Episcopal School
A private school
with a public purpose

The Archway School Community invites you to join us for

Family Diversity at Archway
Sunday, January 22, 4-7 pm
Oakland Campus, 250 41st Street
Child care available
RSVP: 547-4747, all families welcome

ARCHWAY SCHOOL

Kindergarten through 8th grade
Rich & rigorous hands-on curriculum
Exceptional teachers
Before- and after-school program on site

www.archwayschool.org

Masonic

FROM PAGE A1

The Bay Cities Lodge has 700 members, and meets at the Richmond Masonic Hall, 5050 El Portal Drive.

The Albany-El Cerrito Masonic Temple is located at 6922 Stockton Ave.

Forse expected approval of the consolidation this month. What's unclear is the future of the Stockton Avenue Masonic temple.

Markert said the building needs repair, though the property is likely very valuable.

"They could choose to sell it, they could choose to continue to rent it," he said. "It could become a secondary building to the new lodge, and it might hold events there, so it's all up in the air."

But the Masons will likely endure as a service club and as something of an enigma to those outside of it.

Members earn rankings or "degrees" based on the amount of secret Mason ritual they learn.



MARK DUFRENE/STAFF

THE FATE of the Masonic Lodge on Stockton Avenue in El Cerrito is uncertain now that the El Cerrito-Albany Freemason fraternal organization is expected to join with the Richmond-based Bay Cities Lodge #333.

Several years ago, the El Cerrito-Albany group repainted the El Cerrito library, landscaped its yard, and gave money for operations when times were tough, Markert said. While membership problems have lately prevented it from taking on big projects, the group gives money to the needy and works with youth groups.

"There's nothing insidious," said Damon, "about a secret society whose overall purpose is the benefit of mankind and whose basic guiding principles is reverence to the Lord."

Reach Alan Lopez at 510-243-3578 or e-mail alopez1@cc-times.com.

Calendar

FROM PAGE A6

Berkeley Garden Club meeting — Jan. 17, 1 p.m., Epworth Methodist Church, 1953 Hopkins St., Berkeley. Features "Saving San Francisco Bay for the Future," a talk by David Lewis, Executive Director of "Save the Bay." Details: 510-527-5641.

Playland ... In El Cerrito? — January meeting of El Cerrito Historical Society, Jan. 22, 1 p.m., El Cerrito Senior Center, 6510 Stockton Ave., El Cerrito. Meeting begins with potluck lunch, followed by short business meeting, then Richard Tuck gives presentation about his "Playland-Not-at-the-Beach" museum. Nonmembers welcome. Details: Tom 510-526-7507 or Verne 510-525-1730.

West Berkeley Alliance for Clean Air and Safe Jobs — Community meeting, Jan. 31, 7 p.m., West Berkeley Senior Center, 1900 Sixth St., Berkeley. Discussion of ongoing air hazard & odor nuisance caused by Pacific Steel Casting Company. Includes representatives from Pacific Steel Casting, Bay Area Air Quality Management District, Berkeley City Council Member Linda Maio's office. Details: westberke-

leyalliance@yahoo.com, 510-558-8757, westberkeleyalliance.org.

Support

Berkeley Fibromyalgia Support Group — Jan. 17, 12-2 p.m., Herrick Campus, Alta Bates Medical Center, Maffly Auditorium, 2001 Dwight Way, Berkeley. HICAP advocate Florence Pillavin gives presentation on Medicare Part D Prescription Drug Plans, discusses other low-cost medical providers & fibromyalgia medications & alternatives. Q&A to follow. Please refrain from wearing fragrances. Details: Deborah 510-644-3273.

Berkeley Fibromyalgia Support & Education Group — Rap Session, Feb. 17, 12-2 p.m., Herrick Campus, Alta Bates Medical Center, Maffly Auditorium, 2001 Dwight Way, Berkeley. Please refrain from wearing fragrances. Details: Deborah 510-644-3273.

Children/teens

Berkeley Rhino Rugby — Recruiting boys ages 14-18 for winter/spring season. Tuesdays and Thursdays, 5:30-7 p.m., practices starting now at San Pablo Park, Berkeley. No experience required. Rugby is a fast paced game involving running, kicking and tackling. Details: 510-466-5113.

East Bay Panthers — Go ball club is accepting registrations for its Spring 2006 season. Eligible girls are eligible to attend clinics. Girls who were 10-14 on Jan. 1 are eligible to play one of club's AAU-affiliated teams/forms: eastbaypanthers 415-298-7851.

What Killed Triceratops? — Shop for Young Fossil Detective, 14, 11 a.m., Lawrence Hall, 100 Centennial Drive, Berkeley. Sherlock Bones for a day on dig site. What do fossilized triceratops tell paleontologists about these creatures lived and died? Your skills to work examining models of Triceratops and T-Rex. Details: 510-642-5134. Deborah 5132 or lawrencehall@berkeley.org

Los Amigos de la Lengua — Children's programs at 10:30 a.m., Jan. 14, 19, 24, 29, show for families with infants. Paul Shelasky, — Jan. 21, Hill tells multicultural folk tales. — Jan. 28, Ashwaga of hope & happiness for all ages & backgrounds. Details: lapena.org.

See CALENDAR, P.

SCHOOLS And PROGRAMS

BEACON DAY SCHOOL

The Best Kept Secret in the East Bay



Success.

Beacon's founding premise is to educate children for life in today's knowledge-based world, by providing the tools, skills and approach that establish the independent learner. At Beacon Day School children are taught how to learn, not just what to learn. The approach promotes the growth of all students and inspires, challenges and nurtures the achiever.

Beacon students are confident, competent and committed. They are risk-takers who experience success through academic mastery and they excel at the finest high schools, colleges and universities.

Beacon Day School offers an early childhood education program, as well as elementary and middle school curriculum. Beacon's unique campus is located on the Oakland waterfront at Embarcadero Cove, with easy access to downtown Oakland, East Bay communities and San Francisco. BART, ferries and major freeways are minutes away. Parents interested in a powerful education for their children should call 510-437-2311 to schedule a tour.

THE ACADEMY

The Academy is an independent, co-educational school for students in Kindergarten through Eighth grades. The school offers a structured & accelerated academic program in a warm family atmosphere for students who are well motivated & eager to learn.

While the curriculum is traditional & academic, it is also rich in opportunities for creative experience & expression. It is the school's philosophy that only upon knowledge can creative potential best be realized & self-expression more fully developed.

The Academy offers summer programs of academics & recreation. Morning academic classes focus on improving students' Math and English skills as well as helping students gain confidence & ease in these subject areas.

Afternoon recreation classes are a variety of drama, arts & crafts, ceramics, swimming, science, & Friday field trips! We offer full daycare services as well as a morning program for children starting Kindergarten in the Fall.

The school is ethnically, culturally, & socio-economically diverse. This diversity is celebrated in the daily life of the school as students' friendships cross the boundaries of age, gender & background. Open house dates are Tuesday, October 25th for grades K-5, 7-8:30 p.m., Thursday, October 27th for grades 6-8, 7-8:30 p.m. and Saturday, November 5th for grades K-8, 7-8:30 p.m.

Please check our web site at theademyk-8.com. Please phone the school for more information & to schedule a tour. (510) 549-0605

MONART SCHOOL OF THE ARTS OPENS IN ALAMEDA

Monart is an after school and home school educational program that offers fine art classes for children, teens and adults. Monart is located at 1918 Encinal Avenue.

The curriculum used in the MONART art classes is based on the method and philosophy described in the best selling books "Drawing with Children and Drawing for Older Children & Teen" by Mona Brookes. Since 1979, the MONART Method has achieved phenomenal results among children and adults worldwide, including those with learning difficulties.

Leading educators recognize MONART as a teaching system that helps students experience increased self-esteem,

creativity, and develop the skills and confidence that also transfer to many other subjects.

Each week the MONART lessons are based on a particular theme, giving students enough structure to ensure success and enough freedom to be independently creative. Each lesson also includes relevant and age-appropriate academic curriculum, which provides students with additional depth to their drawing experience.

To learn more about MONART, go to <http://alameda.monart.com> or call 521-DRAW (3729) to receive a complete program brochure.



Teacher Jenny Rosen posts a drawing for display with the assistance of student Kanyon. Shut of the newly opened MONART School of the Arts on Encinal Avenue in Alameda.

SAKLAN VALLEY SCHOOL

Small class size makes a big difference in the quality of your child's education. Research has demonstrated that classes of 15 or below have a dramatic positive impact on academic achievement, social development and emotional well-being when compared to classrooms of 20 or above. Saklan Valley School features a top-notch academic preparation in classes that average 12 and are capped at 16. Our program also provides excellent enriching education in foreign language, arts & music, science & computers, and physical education.

Saklan educates children over the East Bay from Preschool (age 3) and through to 8th Grade. We are on a lovely small campus with redwood trees in beautiful Valley, and we offer transportation from Alameda and Orinda.

For a personal tour of the school, call us at 925.376.7900 or visit our website at www.saklan.org. Consider investing in your child's future by choosing Saklan's education.

A SUPERIOR EDUCATION FOR YOUR CHILD

PRESCHOOL - ELEMENTARY - MIDDLE SCHOOL

saklan valley school

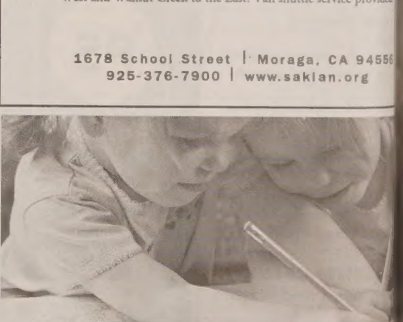
small classes & personal attention
safe, country day setting

academic excellence
character development
fully accredited
CAIS & T

Consider the difference a small class size can make for your child's intellectual and emotional development. Our class size average is just 12.

Since 1954, Saklan has been serving families from all over the East Bay at its located campus in beautiful Moraga Valley, just 15 minutes from Montclair, West and Walnut Creek to the East. Van shuttle service provided.

1678 School Street | Moraga, CA 94559
925-376-7900 | www.saklan.org



Northern Light School

An alternative school committed to academic excellence

Preschool - Grade 8

Education of the whole child

Academically, Emotionally, Spiritually

Small Classes

Music, Dance, Drama,

Foreign Language, Great Books

Sliding Scale Tuition

Before and After School Care

Accepting Applications in all Grades

3710 Dorisa Ave. Oakland, CA 94605 510 957-4800

We all want to be successful. How do you measure success? At Beacon we measure success in two ways: academic achievement and, social and emotional development. Academic success is evident in the high schools and colleges our students attend (we'll be happy to send you a list), and reports show Beacon students routinely score years above grade level on standardized tests.



Emotional and social development — key for all children, and especially important for the adolescent — is addressed with the highly acclaimed EPIC program (developed by Beacon's founder, now used nationwide). But perhaps more importantly, Beacon students have the skills, courage, competence and commitment to achieve whatever they need to accomplish, now and in the future.

Isn't that what you want for your child?



Visit a school like no other.
Join us for a Weekly Tour.
Call 510.437.2311 or visit us
at www.beaconday.org

Conveniently located on the Oakland waterfront with easy access to BART, ferries and major freeways.

Experience the Power of a Beacon Education
early childhood • elementary • middle school

No. 010210724

THE ACADEMY
EST. 1969

TRADITIONAL ACADEMIC DIVERSE

GRADES K-8
SMALL CLASS SIZE | MUSIC | ART STUDIO | P.E. | FRENCH | LATIN
COMPUTERS | EXTENDED CARE | SCIENCE SPECIALIST
AFTER SCHOOL PROGRAM | SUMMER PROGRAMS

Now Accepting Applications

2722 BENEVEUE AVENUE | BERKELEY CA 94705 | (510) 549-0605
WWW.ACADEMYK-8.COM
PLEASE PHONE FOR A BROCHURE AND TO ARRANGE A SCHOOL TOUR.

monart
School of the Arts

Fine Arts Classes for Children, Teens and Adults

NOW OPEN
1918 Encinal Ave. in Alameda
near Chestnut Street

Learn more about MONART at
<http://alameda.monart.com>
Include this ad with your registration form,
and take 15% off your first full month's tuition
Offer expires May 5, 2006

CALL US FOR A BROCHURE
521-DRAW (3729)

Learn more about MONART at
<http://alameda.monart.com>
Include this ad with your registration form,
and take 15% off your first full month's tuition
Offer expires May 5, 2006

chiyama

M PAGE A1

chiyama graduated from the
igious Art Center College of
m in Pasadena in 2004, and
film "is in essence a student
" he said, something in his
dio that will display his tal-

he short film is the next step
ne rising young filmmaker,
has already received recog-
for earlier works, such as his
m public-service commercial
e dangers of drunken driving,
1 won the second-place Young
for Award at Cannes in 2003.
chiyama, who said he has
ed to be a filmmaker, has
nine or 10 short films on digi-
video and did a short digital
feature when he was in high
ol. Past work has been hon-
at the Berkeley Film Festival.
or this film, digital video was
ven considered, he said, even
gh it can be less costly and
r to manipulate than tradi-
l film. Instead, "Rose" was

For this film, digital
video wasn't even
considered, he said,
even though it can
be less costly and
easier to manipulate
than traditional
film. Instead, "Rose"
was shot in 16 mm.

shot in 16 mm.

"I really enjoy film as a
medium," he said. "When you're
doing a fantasy film it really helps
the suspension of disbelief —
there's something about the image
quality. The whole movie has the
look of faded, sun-bleached pho-
tographs."

"Rose" is "a rural American
fairy tale about a 7-year-old boy
and his seven-year friendship with
the ghost of a teenage girl haunt-
ing the local woods," Uchiyama
said. "It's the story of a girl trapped
in time who has to relive a moment



KATHRYN ROBINSON, a graduate of Albany High School, plays
the lead character in Hoku Uchiyama's short film, "Rose."

in her life over and over again."

The girl is played by Kathryn
Robinson, who was a classmate of
Uchiyama's at Albany High, where
both were involved in the drama
department. "When I was writing
this I had her in mind for it," he
said. "She was nice enough to do
it."

Shooting took place over 11
days at Tejon Ranch, about 60
miles north of Los Angeles. The
270,000-acre site is the largest pri-

vately owned ranch in the state and
offers widely varied locales. "It
gave us the look we wanted — we
didn't want it to look like Califor-
nia," Uchiyama said.

Shooting took a lot of dedica-
tion from cast and crew, with tem-
peratures hovering between 30 and
35 degrees the entire time,
Uchiyama said.

"It was a pretty grueling shoot
for that reason."

In addition, a generator gave

out twice and another had to be
trucked in — all conditions that a
big-budget picture could take in
stride, but are difficult when fi-
nances are tight and people are do-
ing the work as much for the love
of it as anything else.

Where cast and crew couldn't
lavish finances on the work, they
lavished attention. "The one thing
I had control of was time," said
Uchiyama, who also benefited
from time put into the project by
a special-effects person well-re-
garded in the business. In all, the
film took about two years to real-
ize from concept to completion.

In the long term, "My interest
is in feature films, particularly fairy
tales," Uchiyama said. "I love fairy
tales." But for now the objective is
to get people in the industry to see
"Rose" and go from there.

Uchiyama said he does hope to
eventually hold a screening of the
film in the Bay Area, where he is
from and where his friends and
family are. But as far as movie-
making is concerned, Southern
California is home — at least for
now. "You can get just anything for
movies out here, and there's some-
thing to be said for that."

Vista

FROM PAGE A1

and learning."

City leaders in Berkeley, Albany
and Emeryville were surprised
when notified of the proposal by a
reporter last week. College officials
did not ask city governments for
their opinions on the name change.

Berkeley City Councilwoman
Dona Spring, whose district in-
cludes Vista, said the proposal
made her uneasy because of the
potential effects on other cities.

"Vista's supposed to serve Al-
bany and Emeryville as well," she
said. "It's no slight to Berkeley, but
it's their college, too."

But Albany City Councilman
Farid Javandel said the new name
would probably help attract East
Bay students who didn't realize
Vista was so close to home. Be-
sides, he said, the Berkeley name
couldn't hurt.

"Because of the university,
Berkeley is thought of as a more
intelligent town," he said. "If any
of that rubs off, I can't see it being
negative for the college."

SCHOOLS And PROGRAMS

Come Sing With Us

- Join the largest and oldest children's choir in the East Bay
- Beginning classes for girls and boys ages 5-10
- Bridge cultures with music, language, and new friends
- Inspire your child with music! • Scholarships available

Spring Semester Tryouts
Saturday, January 21st

Special
Introductory Rate!
Beginning BOYS tuition
only \$150.00

Sing in Alameda or Piedmont!
Call for appointment:
(510) 547-4441



401-A Highland Avenue
Piedmont, CA 94611
(510) 547-4441
www.piedmontchoirs.org



At Home in the World

*Ecole Bilingue de Berkeley educates children
to become confident, socially engaged,
and fully bilingual in French and English.*

- Challenging, creative curriculum
- Pre-kindergarten-eighth grade
- Nurturing, welcoming community
- Culturally diverse environment

Accredited by CAIS and French Ministry of Education - Established 1977

1069 Heinz Avenue, Berkeley, CA 94710 • (510) 549-3567 • wwwweb.org

The Renaissance School

The Renaissance School was founded twelve years ago
in celebration of the human spirit. The school is committed
to providing an education that goes beyond what is
expected. Inspired and grounded in the pedagogical
principles of two of the 20th Century's most prominent
educators, Dr. Maria Montessori and Zoltán Kodály, The
Renaissance School seeks to inspire a passion for
excellence and nurture curiosity, creativity, and imagination.
The Kodály Music Program and a Studio Art program,
along with the study of the history and appreciation of both
disciplines, are fully integrated into the curriculum. The
students at The Renaissance School learn a second and a
third language from native speakers in "immersion
classrooms." The students thrive in a multicultural and
multi-ethnic environment provided by the faculty who
represent many countries from five continents. In order to
continue the strong commitment to the students and their
families, the school is expanding and opening a middle
school. We will be accepting applications for the 2005-06
school year starting in October. We still have some
openings for the Elementary level for the 2004-05 school
year.

Why a Montessori School?

Because who your child becomes
is as important as what your child learns

A **Montessori School** is a dynamic learning environment where the highest
academic challenges are presented, where academic and practical life skills
are developed hand-in-hand to produce a student uniquely equipped to meet
challenges wherever they are presented.

To learn more, join us at an upcoming information session and campus tour.

INFORMATION SESSIONS:

Sunday January 22, 2006 3pm

RESERVATIONS: 510.531.8566

Kindergarten • Elementary • Middle School

The Renaissance School



The
Renaissance
School
going beyond the expected

3668 Dimond Avenue, Oakland CA 94602 • www.TheRenaissanceSchool.org • license# 010214382

Condos

FROM PAGE A1

"The condominium project was the straw that broke the camel's back," Albany Vice Mayor Farid Javandel said. "Because there had already been a lot of discussion and concerns over those streets, and that just mobilized the neighborhood to come out in force to get things rolling with regard to the street closure study."

El Cerrito Mayor Janet Abelson, who said she often travels to the plaza by way of Albany's Brighton Avenue, doesn't see what the fuss is about.

"I'm not convinced it's a big problem," she said of plaza traffic. "When I go over there, the traffic problem I see is related to (Albany Middle School)."

Several years ago, El Cerrito closed off Behrens Street at Spokane Avenue in order to deter traffic neighbors expected as a result of Albany Middle School, which was rebuilt at Brighton and San Gabriel avenues.

Albany school board member David Farrell said the school district paid for much of the cost of closing off the street.

"We were very responsive to the request from the city of El Cerrito on behalf of the Behrens neighborhood," said Farrell, who's concerned about the impact of the condos on the middle school as well as the Albany High School students who use nearby Cougar Field. "I think (the condominium project) is so much bigger."

The Behrens and North Albany neighborhood associations also appealed the condo project.

Charles Burruss, the co-chair of the Behrens group, said it would be a mistake for the council to ignore the appeals.

"I think if they pass the project, and I think especially if it ends up in a lawsuit, this is going to create a level of alienation in the community for many years."

"I think if they pass the project, and I think especially if it ends up in a lawsuit, this is going to create a level of alienation in the community for many years."

— Charles Burruss, co-chair of the Behrens neighborhood association

and frustration with the El Cerrito city government, which I think would be a real mistake."

Not everyone opposes the project. Norman La Force, a former El Cerrito mayor and the chair of two local Sierra Club committees, has been a consistent supporter of the project, along with representatives from other environmental groups.

The project will restore a portion of Cerrito Creek. It also fits into the notion of "smart growth," or placing high-density housing near commercial uses and public transit to curb sprawl.

El Cerrito's Planning Commission approved the project under the city's incentives program, which allows exceptions to the city's zoning code in exchange for projects the city deems desirable.

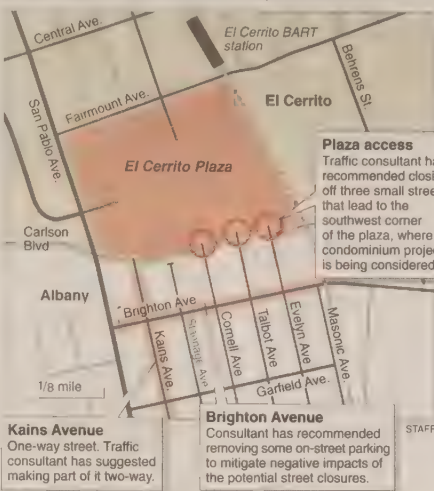
At its peak, the development stands 24 feet higher than the city's 35-foot height limit and has 45 units per acre — 10 more than El Cerrito's allowable density.

Maris said he believes in smart growth and transit-oriented developments, and would support a smaller 97-unit project.

That number was under consideration when it was tied to a BART parking garage that would have been paid for with regional sales tax money. Developer Carl Fortney came back with the 128-unit proposal after the El Cerrito

Formula for legal gridlock?

Fueled by concerns about increased traffic near El Cerrito Plaza, and El Cerrito's consideration of a 128-unit condominium project for the southwest corner of the plaza, a traffic consultant has recommended changes to some of the streets in that area. The owner of the shopping center would file a lawsuit to stop the street closures.



council scrapped the parking garage plan last March.

Eric Zell, the spokesman for Fortney, said the developer has not considered a lawsuit if the El Cerrito council denies the condos.

"Our hope is that we can come together around a project that everybody feels good enough about that it precludes that kind of legal warfare," Zell said. "It doesn't really serve anybody and wastes public and private resources and wastes a lot of time."

QUALITY APPLIANCE SERVICE AND PARTS SINCE 1934

GALVIN APPLIANCE

619 San Pablo Ave, Albany (510) 527-2244
www.galvinappliance.com

Mon-Fri 9-6 • Saturday 10-5

Expertise in Laser Technology

DIABLO REGIONAL LASER CENTER

1981 N. BROADWAY #270, WALNUT CREEK near BART and freeway exits

(925) 932-6442
www.diablolaser.com

- hair removal
- rosacea • redness
- spider veins
- brown spots
- tattoo removal
- birthmarks
- scars
- wrinkles
- sun damaged skin

Calendar

FROM PAGE A10

■ **"Broadway Babies"** — Winter session runs Jan. 17-March 16, Tuesdays 4-6:30 p.m., Saturdays 12-3 p.m.; Contra Costa Civic Theatre, 951 Pomona Ave., El Cerrito. Accepting applications for "Live at CCCT" program for ages 7-15. This class will teach young people how to perform in "A Night in Bombay," an original musical based on Bollywood song and dance craze. Tuition: \$385. Details: 510-524-9132 or ccct.org.

■ **Fairmont Elementary School Kindergarten Tours** — Jan. 19, 25; 8:30-10 a.m.; 724 Kearney St., El Cerrito. Experienced teachers, family-like school atmosphere, small class sizes K-3, good test scores. Details: 510-525-5235

■ **Albany Cooperative Preschool Open Enrollment** — Jan. 22, 850 Masonic Ave., Albany. Families, including returning currently enrolled, can sign up to come, first-come basis. Details: 6403 or albanypreschool.org

■ **Crowden School Open Information Night**, Feb. 1, 7-8:30 p.m., 1475 Rose St., Berkeley. Music grades 4-8, combines chamber music with chamber music students of strings, piano, or voice.

■ **Albany Berkeley Girls Soccer League** — Registration for season 2006 open to girls in game season runs March 4-10. Register, e-mail registrar@abgs.org, call 510-869-4277. Registration Feb. 1. Scholarships available. abgs.org.

Oakland East Bay SYMPHONY
Michael Morgan, Music Director

REDEFINING CLASSICAL MUSIC

Friday, January 20, 8pm
Paramount Theatre
Bryan Nies, conductor
Pre-Concert Talk by John Kendall Bailey & composer Kevin Puts, 7pm

Mozart — Bassoon Concerto with Rufus Olivier, bassoon
Brahms — Symphony No. 2
Kevin Puts — New work inspired by the album *Vespertine* by Björk (Magnum Opus commission)

Get Inside the Music with Concert Companion
New interpretive aid available at this concert

TICKETS: \$15-150
510-625-TIXS and Ticketmaster
Paramount Box Office 21st & Broadway, Oakland (no sale)
Online www.oebso.org (print your tickets at)
Information: 510-444-4444

SPONSORED IN PART BY: KPMG (sponsors) Oakland

Dragonfly Rose
FASHION STYLIST/ASSISTANT

Keeping you in style, Keeping your life in order.
(Call for a free consultation)

Charea Hawthorne (510) 663-6534
www.geocities.com/adycuerva/dragonflyrose



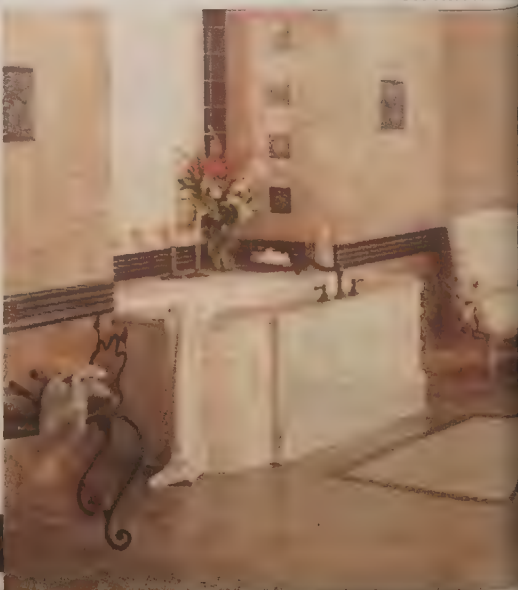
DICK'S CARPET ONE
FLOORING SOLUTIONS

Great Tiles to choose from...
Let us upgrade your kitchen flooring and we'll include your bathroom or entry way

- Laminate
- Hardwood
- Carpet
- Ceramic Tile
- Area Rugs
- Linoleum
- Vinyl
- Cork

FREE

See store for details



36 Hegenberger Court
Oakland
510.633.9533



1065 Ashby Avenue
Berkeley
510.883.2111

dickscarpet.com

Mon-Sat, 9-6 • Sun, 12-5

THE BAY AREA'S FLOORING CHOICE SINCE 1932

Real Estate

HOUSES • RENTALS • COMMERCIAL • MORTGAGES

Advertising supplement to The Berkeley Voice, The Journal, The Morningstar

Locking in your mortgage rate

Interest rates drifting up as have the last several months, borrowers are dusting off a tool called a rate lock, or locking in a rate. When you start the process, it can take several weeks before you finalize your mortgage.

During that time, rates likely will rise — and maybe against you by the time you close. However there is a hedge against getting stuck with a higher rate when the loan closes — a rate lock.

When rates go up, rate locks are an issue. If you don't lock in a rate, then your rate is floating on the market. A rate lock is a guarantee that your mortgage carries a specific interest rate, and other terms.

A rate lock is good for a specified period. If you fail to complete your purchase or refinance before the lock runs out, and interest rates rise, you'll be forced to pay a higher rate. Lock periods should be long enough to allow for settlement, contingencies, and other potential delays. Locks average 30-45 days, but can range from 15 to 60 days.

When choosing a lock-in period, determine the average time it takes to process by asking your lender or broker to estimate the time. Submit the application and other required documents early and stay vigilant with your lender.

You qualify for a given rate as long as the lender will allow. If interest rates rise during the lock, you could have to add cash to the loan, or be priced out of the home. Have the lender walk

away from the transaction.

This is mainly a problem with a home purchase because a buyer is at the mercy of the market price as defined by the loan officer. If you get to closing and find someone has been playing games and things are not what you agreed to and you don't have a rate lock, you are in a vulnerable position. If you are refinancing, you have options. At least you don't lose the house if it doesn't close on schedule.

If interest rates fall during the lock period, you can't take advantage of the lower rate unless you rewrite the lock and perhaps pay additional costs. The exception is a rate lock with a float-down option that grants you a lower rate if rates fall within a given time period.

There are two kinds of locks: the written lock and the verbal lock. If it's a verbal lock, hone they're your best friend. If rates go up and it wasn't really locked, you're out of luck. Ask your loan officer to write it down to insure their earnestness.

In some cases, if the loan doesn't close on time, lenders may automatically extend your lock until the loan closes, but there are no guarantees. Some may give you a temporary extension, but you'll have to pay fees beyond that. Other lenders may charge you a percentage of the loan amount for the extension.

To be safe, make a written contract mandatory.

The contract should lock in as many costs as possible, the interest rate as well as points. The agreement should include your name, effective lock date, lock cost, the rate and other loan terms, ex-



KEN BALL
Mortgage Musings

piration date and time and any post-lock options.

Lock as soon as you see the desired rate when first applying for the mortgage, so you're good while getting the application approved. That's especially important if you barely qualify and an increase would make buying unaffordable.

Without an agreement, some lenders set the rate when the loan closes. When rates are going up, this becomes important: It could cost you \$10,000, \$15,000, or \$20,000.

Locks aren't free

Shop around for both the terms of the lock contract and its cost. Some lenders charge an up-front, non-refundable fee even if the loan doesn't close. Others might assess the fee at settlement. The fee could be a flat fee, a percentage of the mortgage amount, a fraction of a percentage point or a higher interest rate.

The cost could vary depending upon the length of the lock-in period, the options you choose and mortgage program. Say it again: shop around.

Ken Ball is a loan officer with GT Capital and can be reached at 510-604-0320 or ken@gtcapital.com.

Real Estate Spotlight:

The star of the show



FAMED ARCHITECT CARR JONES designed this quintessential Craftsman at 822 Santa Barbara Rd. in Berkeley in 1912 for his own family. Beautiful redwood beams and paneling are found throughout the 3,700 square-foot home. The home has many nooks and crannies and private spaces, as well as hardwood floors and built-ins. There are fantastic, unobstructed views of the bay, San Francisco, and the Golden Gate Bridge from all three levels of the home. The stone fireplace in the living room has built-in Redwood benches. The stone fireplace in the family room has a woodburning stove. The open floor plan allows spectacular views of the sunset. There are three decks. The remodeled kitchen has granite counters, cherry wood cabinets, copper sink, and slate floors. There are five bedrooms and three and one-half updated bathrooms. The home sits on nearly one-third of an acre with an incredible, serene creek side setting. The home is on one of the most desirable streets in the Berkeley hills with Grotto Rock Park and Indian Rock nearby. Scenes for the movie "The Insider," starring Russell Crowe and Al Pacino, were shot in this home.

Price: \$1,695,000

Listing agents: Kim or Barbara Marienthal, 510-981-3036 or 510-81-3020, Kim@Marienthal.com

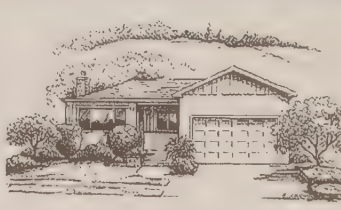
marvin
gardens

Open Homes



El Cerrito \$815,000
Elegant Neoclassical-style home with full facade porch. Spacious four bedrooms, three baths, an office w/wet bar. Formal living room w/fireplace and crown moldings. Many upgrades including Andersen doors, newer windows. Large deck perfect for entertaining; professionally landscaped garden.

6416 Barrett Ave. Open Sun 2-4:30
Nic Tang 527-9111



El Cerrito \$675,000
Spacious single-level home on a quiet street. Four bedrooms, 2 baths including large master suite w/remodeled bath. Beautifully updated kitchen with adjacent family room, large living room/dining room combo with fireplace, random plank hardwood floors & recessed lighting. Dual pane windows, 2-car garage, landscaped garden.

1234 Lawrence St. Open Sun 2-4:30
Todd Hodson & Ron Egberman 527-9111



Richmond/El Sobrante \$549,000
Beautifully upgraded home in great neighborhood with three spacious bedrooms, two updated baths, all-new Euro-style kitchen w/tile counters and laundry center, hardwood floors throughout, family room w/French doors leading to private patio and landscaped backyard.

4353 Nelson Dr. Open Sun 2-4
Olga Stepanyan 527-9111



North & East Richmond \$499,000
Beautifully cared for by the same family since 1958. Three large bedrooms (including a master suite), two baths, roomy living area with fireplace, semi-formal dining area & period kitchen. A separate cottage with half bath & 2-car garage. Nice neighborhood too!

614 24th St. Open Sun 2-4
Juliana Wynberg 527-2700 x 31



Oakland \$469,088
Newly remodeled 2BR, 1.5 bath home. Freshly painted interior with hardwood floors throughout. Kitchen glows w/granite countertops, new refrigerator, dishwasher & stove. Central heat and air conditioning, unfinished plus room for office or rec room. Deck, landscaping, automatic sprinklers.

3505 Penniman Ave. Open Sun 2-4
Crystal Elliott 524-0800

San Pablo \$495,000
Comfortable family home. Three bedrooms, two baths, fireplace in living room, kitchen/family room combination. Private fenced rear yard. Two-car garage with interior access.

2332 Del Monte Dr. Contact Agent
Doris Alexander 527-9111

Berkeley \$399,000
Beautiful light-filled, remodeled 1BR/1BA corner unit condo. Hardwood floors, views, sauna shower. Walk to BART, campus, Gourmet Ghetto. Security building w/ parking & wheelchair access.

1849 Shattuck Ave. #308 Open Sun 2-5
Richard Morrison 915-0702

For more information about these properties visit www.marvingardens.com

Things we take for granted: The joy of being warm and comfortable

Number 265 in a series of true experiences in real estate

Once I read a book about a woman snowbound all alone in a cabin in Alaska. She and her husband had made their annual trip to do fishing. They'd planned to leave for home as they always did before the weather got bad but, worse luck, they'd been caught by an early snow and an avalanche.

Buried by snow but otherwise unhurt, the poor woman had struggled out, had searched and called in vain for her husband before managing to reach their cabin. Fortunately, they had stored some dry firewood there, as well as various canned goods and, although she was frightened and cold, she was grateful for her life.

It happened that the woman was pregnant. Yes, the baby was due before long and would be born while she was there alone in the cabin — unless she could get out. Right away, before more snow arrived, she made a break for it. She bound herself up in layers of clothes and made her way to the boat she and her husband had anchored nearby.

She got the engine started but it died. When she saw another boat in the distance, she fired flares but no one came. Finally, exhausted, she began the trek back to the cabin, moving heavily, falling frequently, and on one of the falls, she broke her arm.

Back at the cabin, she thawed out by the fire, slept fitfully, and upon awakening, looked about for materials to set her broken bone. Ah, the cardboard tube from a roll of waxed paper, slit down the center and wrapped with a dishtowel would do. With her good arm, she stoked the fire, prepared a meager meal, and contemplated her situation.

The wind howled; the snow swirled and mounded higher. For weeks and weeks the woman watched her firewood supply dwindle knowing that there would be no more. She parceled out the wood carefully, staying in bed much of the time. She talked to herself and occasionally sang, sewed garments for the baby, and wrote long passages in her journal. The winter went on.

During the time that I was reading this book, I was living by myself in a small apartment in an old house. As the story progressed, my little place and I became those in the story. We were cold and dark. As I read, I gathered blankets around me. I stared out my windows at the "snow" that was "falling" there.

I didn't have a fireplace or I would have commenced chopping wood and stacking it tidily. Instead, I refinished wood. With rags and stain, I spend a time covering over dents and scrapes in the finish of the old beams and

As I put my groceries away, the extra boxes of instant oatmeal and super-moist chocolate cake mix, as I fill the containers near my fireplace with a mix of logs and kindling, I think about being warm and prepared and comfortable.

wood trim in my "cabin" before picking up the book again. It was soothing work; I was making things better.

The baby came and the woman managed and they were fine. Then, just as the woman and I were becoming accustomed to our plight, it ended. There was a pounding on the woman's cabin door, so startling, so unexpected that it almost scared us both to death.

Standing outside the door in the snow was an Indian. He had been astonished to see smoke from her chimney and had come to see who was there.

It turned out that the woman's husband had been wintering over with the Indian not far from the cabin. He wasn't dead after all. This is all I can remember now about the ending. I suppose they got in their boat and went home as soon as they could.

My bones still chilly, I returned the book to the library, and gradually went back to my life. A year or so later I bought a house with a fireplace. I ordered firewood delivered which I stacked conveniently outside my front door, and I built crackling fires in my fireplace most every night.

I had plenty of firewood but I found myself bringing home every scrap of wood I could find. I'd be driving down a street on a bright day, for instance, warmth by fire far from my mind, then suddenly spy a pile of wood scraps at a construction site. Before I knew it, I was out of the car



TARPOFF AND TALBERT
True Experiences

asking if I could have any of the wood for myself.

This must have been when I remembered the Alaska snow book which I determined to find again. I knew the title and author then (I don't anymore), but a search revealed that the library no longer had it, it was out of print, and I couldn't locate it at a used book store.

Too bad, I guess, but its absence was what got me started collecting other books about isolated living. I have half a dozen or so good ones now, most of them stories of people who by choice went to the snowy back woods of somewhere usually, they said, for the quiet and to look at deer, bears and birds.

I have no desire to follow these people to desolation, and in fact, I find their descriptions of mountains, trees, snow and wildlife rather dull. But in each of these books is something irresistible to me: a list of supplies.

As the back-to-the-wooders prepare for exile, each draws up a list of necessities: rice and flour, plastic tarps, tick spray, fishing line. More fascinating though is the list of comforts — items that, while not a matter of sustenance or safety, would be sorely missed.

It is these that I love to ponder. If I were out there in the snow and dark, what would I be sorry I left behind?

As I put my groceries away, the extra boxes of instant oatmeal and super-moist chocolate cake mix, as I fill the containers near my fireplace with a mix of logs and kindling, I think about being warm and prepared and comfortable.

If I were going to a lonely cabin, I'd be sure to take instant cocoa, canned chicken and rice soup, and my dictionary.

Pat Talbert and Anet Tarpo are residential real estate agents who can be reached at 653-2050 and at www.tarpoandtalbert.com.

Studebaker awarded CRB designation

GALLAGHER & LINDSEY
The Council of Real Estate Brokerage Managers has awarded Michael Studebaker, senior vice president and broker manager of Gallagher & Lindsey Inc., its prestigious Certified Real Estate Brokerage Manager designation.

The CRB designation is recognized industry-wide as the measure of success for real estate brokers and managers, according to the council. Realtors earning the designation have completed a comprehensive program combining experience with management education.

"The caliber of courses I've taken from CRB is superb," Studebaker said. "And the networking with brokers from across the nation has been an unexpected benefit. Real estate is constantly changing and

those who think they can succeed with yesterday's thinking are truly mistaken."

Studebaker has worked with Gallagher & Lindsey since 2000. Gallagher & Lindsey is a regional company serving the entire East Bay.

Started by Jack Gallagher and Don Lindsey in 1967, the company is Alameda's largest and most successful real estate brokerage, successfully closing more Alameda real estate transactions than any other firm on the island.

"Our company is unique in that we are a training organization," Lindsey said. "Michael and I both believe that lifelong real estate training provides our agents and their clients with a distinct advantage, quite simply, we're better prepared to make their transactions a success."



MICHAEL STUDEBAKER

The council is a not-for-profit affiliate of the National Association of Realtors.

Guidelines for disciplined investing

Knowing that financial markets are constantly changing, often it is hard to gauge when the best time would be to jump in. Trying to invest by guessing when the market has hit the "top" or the "bottom" can cause undue stress and cost you financially. Fortunately, however, there are several timeless strategies that can help you eliminate the emotional component and get you on the right track to successful investing.

Think long term. While past performance is never a guarantee of future results, the markets have historically performed well over the long run. Successful investors are the ones who develop the discipline and patience to stay the course over the long run, despite market fluctuations.

Patience is key. Building on the last point, it is important to realize that market highs and lows are a natural occurrence and should be considered a normal part of investing. Once you accept that fact you can prepare yourself to resist the emotional urges to jump in and out of the market based solely on its current direction.

Stay in the market. Some investors attempt to time the market. When it is down, they sit on the sidelines waiting for it to rally before they get in on the action. Conversely, when the market is up, they wait for a correction so they can buy at what they see as bargain rates. Moving in and out of the market by timing its ups and downs is a skill that not even the most seasoned investment professionals have mastered. Consistent investment — in both up and down markets — will produce more reliable results over time.

Diversify. Possibly one of the most important investment principles — and at the same time most overlooked — is the need for careful asset allocation. The popular adage that tells you not to keep all your eggs in one basket is especially true when it comes to your investments. A well-diversified portfolio should include complementary asset classes that can cushion each other against the effects of market downturns and lower your portfolio's overall risk.

Watch your asset allocation. Even if you properly diversify your portfolio in the beginning, changing markets will affect the value of your investments and could alter your actual allocation. Consistent reviews will help you identify when your portfolio needs to be rebalanced, helping you maintain a proper asset mix.

Pay yourself first. You may have heard this before, but it is certainly worth repeating: Save first and then spend what you have left, rather than spending first and saving what you have left. Inevitably, if you attempt to do the latter, you will often find there is nothing left to save.

Reinvest dividends. Many quality companies have a history of paying dividends, regardless of overall stock market performance. Reinvesting these dividends offers you an excellent way to easily build your stock positions.

Set goals. While this may seem like the most basic idea, it is still one of the most important. When considering your investments, you need to have a clear idea of where you are, a goal in mind of where you want to go, and then put strategies in place to help you get there. By incorporating



LEILA GOUGH
Money Matters

ing all of the above-mentioned ideas, you will have a good help you in all your investment decisions.

A.G. Edwards general a broker-dealer, but may investment advisor on accounts, and the firm's tions will vary with the na. When working with client generally acts as a broker unless specifically indicated.

To better understand the differences between brokerage advisory services, please contact information about Relationship With A.G. Edwards at www.agedwards.com.

Leila Gough is an Associate Vice President with A.G. & Sons, Inc., Member SIPC, Oakland. She can be reached at 510-452-8060.

Planning to remodel your home?

■ Free seminar shows you ways to make it a success

If you or someone you know is considering a professional remodeling project in your home, Your Remodel: How To Make It A Success, a free seminar at the Orinda Library on Thursday, Jan. 26, should be your first stop. This two and one-half hour seminar shows you how to maximize the value of your project and minimize frustration.

Paul Winans of Winans Construction, Inc. will cover such topics as pre-design and zoning, understanding the design process,

tips for setting a realistic budget, choosing and working with a professional contractor and specific steps you can take to ensure that your project is successful.

Winans Construction is a 27-year old firm specializing in major residential remodeling projects in the East Bay and surrounding areas. The company has received numerous local and national awards including the highest recognition for quality achievement in the remodeling industry — the coveted National Remodeling Quality Gold Award. Co-owners Paul and Nina Winans are both National Association

FREE SEMINAR

Your Remodel: How To Make It A Success

Thursday, Jan. 26, 6:30 to 9 p.m.
Orinda Library, 24 Orinda Way, Orinda

Call 510-653-7288 or register online at www.winconline.com

tion of the Remodeling Industry (NARI) Certified Remodelers. Paul, NARI's National President 2005-2006, has given many seminars to homeowners and writes the From the Ground Up column on remodeling for Hills Publications.

coming soon

A New England style cottage loaded with charm and character in the desirable Crocker Highlands neighborhood. Light and bright throughout. Tastefully remodeled kitchen opens to an expansive garden world where a fresco dining invites year round and a gardener's dream come true!

Offered at \$829,000



865 Sunnyhills Road
Crocker Highlands

The GRUBB Co.
GRUBBCO.COM

JUDY CAIN
Office: 510.339.0400/209
cain@grubbco.com



open sunday

OPEN SUNDAY 2-4:30. Enjoy one level living in this perfect Piedmont shingle (c. 1908). Charming updated with box beam ceilings, leaded windows, two bedrooms and two bathrooms. Surrounded by lovely gardens and patios.

Offered at \$1,100,000



46 Monticello Avenue
Piedmont

The GRUBB Co.
GRUBBCO.COM

ELIZABETH DICKSON
Office: 510.339.0400/218
dickson@grubbco.com



open sunday

OPEN SUNDAY 2-4:30. A hidden treasure in the North Berkeley hills! Near U.C. and parks with sweeping Bay views and magical artistic style! This special home offers two professional work spaces with separate entries, three bedrooms, three and one half baths and large landscaped gardens.

Offered at \$1,250,000



1008 Euclid Avenue
Berkeley

The GRUBB Co.
GRUBBCO.COM

BEBE M. R
Office: 510.652.2133
bmrcrae@grubbco.com

new listings



1740 Arrowhead Drive
Montclair

OPEN SUNDAY 2-4:30. Dramatic Montclair three bedroom, two and one half bath contemporary. Offered at \$699,000



Claremont Court
Berkeley

COMING SOON. Gracious five bedroom three and one half bath traditional. Offered at \$1,500,000

The GRUBB Co.
GRUBBCO.COM

STEVE MICHAELIDES
Office: 510.339.0400/242
smichaelides@grubbco.com



Real Estate Focus:

Home has a 'grand view' of San Francisco Bay



PRESSIVE NEW 2005 CONSTRUCTION located above the Claremont at 1555 Grand View Drive, Oakland, has expansive sweeping views of the San Francisco Bay Hotel. This recently completed home one of three custom-built homes to be situated on a private gated enclave-style court. Rich with Mediterranean style, it offers approximately 7,000 square feet, five bedrooms, four full and two half-baths. This multi-level home is designed with entertaining in mind with the inclusions of a media room complete with home theater wiring, large open-style chef's kitchen that overlooks the bright family room with formal living room and separate formal dining room, wine cellar and tasting room. An elegant master suite with separate adjoining sitting room is complete with its own small kitchen area. Additional level has a large bonus room which opens to a covered stone patio and flat yard area. Au-pair/in-law set-up possible and professionally designed home office with built-ins. There are almost 3,000 square feet of stone decks with beautiful views, three-car garage and space for extra parking and an easy access elevator to conveniently move among floors.

Price: \$3,550,000.

Selling agent: Susan Peterson, Pacific Union, 925-253-6223, speterson@pacunion.com or visit www.susanpeterson.com.

Is it decorating staging?

In the course of my career I have been asked many times to explain the difference between home staging and interior decorating. Even though both processes involve a great deal of creativity, talent and they are two different things. **Staging ready to sell:** Staging is the process of preparing your home for sale. When you get ready to stage your home on the market comes a product and just like product at the local store it has pros and benefits, pluses and minuses. You will need to decide to out among the competition. **Decorating is the process of** making and enhancing the look of your home so you can make it even more. Decorating is in line with the current trends in house is not out of style. Staging will also maximize your equity. It will invite others to view your home.

Staging is becoming mandatory: You have to stage your home to sell it well. As staging has led in its popularity, it has set standards and it has become necessary to do it. Staged houses on the market look like well cared and finished properties. The old way of putting a "for sale" sign is Staging involves cleaning, de-cluttering, rearranging the furniture accessories to show the features of the home.

Decorating is optional: You de-

cide if and when you want your home to be redecorated. You plan ahead and work a budget for it. You are not decorating your home because you are selling it but because you want to live in it and enjoy it even more. It is your decision to make it more comfortable and more beautiful. Therefore it is your choice whether to redecorate or not.

Staging is a fairly short process. It takes an average of two to five days to stage a home depending on the square footage. If a house is vacant it may take longer as a lot of furniture and accessories will need to be brought in. On the other hand when a house is lived in, most of the time the client's furniture is used and it can shorten the process of staging. It will take a few more days to stage if basic remodeling is involved such as replacing the carpet, repainting and landscaping.

When staging you have a deadline. The house needs to be on the market at a certain date and it should be ready by then.

Decorating is a long process: You embark on an adventure with your interior decorator (if you decide to hire one). Together or on your own you will invest time selecting colors patterns, fabrics, textures, furnishings and accessories.

Every single item has to be the right one for you. It will reflect your taste and your personality. A lot of time will be devoted to reach that goal. It can take months to find that very special piece you have always wanted but could not find before.



SOPHIE AZOUAOU
Sophie's Corner

Staging Is de-personalizing:

The purpose of staging is to "de-accessorize" and remove all personal things. Family pictures, portraits and personal accessories are removed. The house should look almost impersonal. Mostly neutral colors are used. The goal is for the prospective buyers to be able to envision their possessions in the house. They should not "fall in love" with your furnishings or accessories but they should "fall in love" with your house. The potential buyer needs to feel he is at home not in your home.

Decorating is very personal: I always tell my clients that their house should be a reflection of them and who they are.

It should show what you like. It should display your favorite art, books, family pictures and knick-knacks. It should also show your family and friends what you have collected over the years and express your taste. Your home should say with pride: "this is who I am".

Sophie Azouaou is an Interior Decorator and ASP (Accredited Staging Professional). She is the owner of SophiSticate Interiors. She can be reached at 510-410-3574. Visit her Web site at: www.sophisticateinteriors.com

Coming soon

Charming Thousand Oaks bungalow with a great garden, level entry, two bedroom, updated kitchen and bath, formal dining room, attached garage and beautiful move-in condition! Very special!

Offered at \$750,000



682 Ensenada Avenue
Berkeley

The GRUBB Co.
GRUBBCO.COM

BEBE McRAE
Office: 510.652.2133/415
bmcrac@grubbco.com

Open Sunday

OPEN SUNDAY 2-4:30. Beautiful Bay views, proximity to U.C., versatile floorplan, and Mediterranean/Spanish architecture make this a splendid opportunity for the most discerning buyers! Four bedroom, three and one half baths, family room, level entry, attached garage and lovely garden. Convenient North Berkeley Hills neighborhood.

Offered at \$1,150,000



2590 Cedar Street
Berkeley

The GRUBB Co.
GRUBBCO.COM

BEBE McRAE
Office: 510.652.2133/415
bmcrac@grubbco.com

Listing requirements now more detailed and plentiful

■ Market that favors buyers currently asks more from sellers

INMAN NEWS

For years, sellers have been in the driver's seat. Now the tide has turned. Sellers are no longer calling the shots. However, sellers who take a proactive approach to selling their home can still have an edge in the new selling environment.

It's a given that sellers who expect to sell for top dollar need to have their homes in prime condition. But, bringing about a successful sale has to do with more than just looking good.

Today's buyers are sophisticated and they are cautious. They aren't likely to waive contingencies like they did when the market was short of inventory and hot as a pistol. Now, you can expect that your home will be carefully scrutinized before a buyer agrees to close a sale.

The inspection process can be anxiety-producing. You can reduce that anxiety by ordering pre-sale inspections. With a report in hand, you can determine what work to do before you market your home. Even if you don't complete any repairs, disclosing the inspection reports to buyers before they make an offer is likely to reduce the renegotiations that can occur after the buyers do their own inspections.

If a big-ticket item shows up on a presale inspection report, it's a good idea to obtain a repair or replacement estimate from a reputable, licensed professional. This gives buyers the answer to an unknown that might otherwise turn off their interest.

For example, suppose the home inspector says that the roof is at the end of its life and needs to be replaced. Inexperienced buyers might have no idea what this would cost. If they imagine the worst, they could shy away from making an offer. If they know upfront how much the job will cost, they're better equipped to make a rational decision.

It's best to take care of lingering issues involving your property before putting it on the market. Buying a home is a stressful experience for most people. If there are disputes that might affect closing a sale, such as between heirs to an estate or between sellers who are divorcing, they should be resolved before you start showing your home to prospective buyers.

Keep in mind that sellers now have more competition from other sellers and this means that buyers have more choice. Given alternatives, most buyers would steer clear of listings that are clouded with unresolved issues. This is

particularly so in today's rising inventory market. Many buyers are anxious to close on a home sale quickly in order to preserve an interest rate commitment.

HOME SELLER TIP: Neighbors' concerns should not be ignored. If you don't attempt to resolve these concerns before you put your home on the market, your neighbor is likely to make the issue known as soon as the sale sign goes up.

Several years ago, a couple put their North Berkeley home on the market. It was staged for sale and priced right for the market. The public open house drew a huge crowd. During peak open house hours, a neighbor showed up and broadcast to all in ear-shot that the back fence was encroaching on his property. This kind of publicity can be a major turn-off.

More recently, the seller of an Oakland home received a letter from a neighbor soon after his home went on the market. The letter informed him of a drainage issue emanating from his property that affected the neighbor's property. The seller immediately contacted a drainage engineer who wrote a report and proposal for tak-

It's a given that sellers who expect to sell for top dollar need to have their homes in prime condition. But, bringing about a successful sale has to do with more than just looking good

ing care of the problem. The neighbor's concern was alleviated, knowing that this information would be disclosed to the buyers.

THE CLOSING: Had the seller not been proactive, this could have developed into a more serious problem.

Dian Hymer is a Realtor, author and nationally syndicated columnist. She can be reached at 510-339-4777 or at Dian@Dianhymer.com.



DIAN HYMER
House Hunting

1400 West View

SF Bay Views
Near Claremont Hotel

Open
Sun 1-5
\$1,350,000

400 West View, Berkeley (City of Oakland)

- Panoramic SF Bay Views
- 3+ bed/2+ bath
- Private Setting

Julie Nachtwey
www.julienachtwey.com
510.540.8743

Mixed Use
3721 Grand Ave., Oakland

This mixed use property includes 2 retail spaces, an office in a separate cottage, and two apartments. The apartments are a one bedroom and a spacious 2 bedroom. The retail space has a fireplace and a high beamed ceiling. Perfect for an owner user who may want to live in one of the apartments.

Anne Bruff \$1,300,000
510 594 7455 ext. 200

Miller Warnecke Fourplex
460-482 Merritt, Oakland

Classic building, perfect for pied-a-terre, investment, family compound. Large units, ranging up to 1700 sq. ft., with hardwood floors, Georgian fireplaces, formal dining rooms, breakfast rooms, views. Oversized lot has beautiful mature landscaping. Units have walk-in closets, off-street parking and extra storage. Designed by Miller Warnecke.

Anne Bruff \$1,695,000
510 594 7455 ext. 200

ANNE BRUFF
ASSOCIATES
510 594 7455

Income Property
Commercial
Residential
NNN
Industrial

new listings

744 Wellesley Avenue, Kensington
A sweet all level home with two bedrooms and one bathroom, ear-in kitchen, large upslope garden. Located close to Village and Hilltop School.
Offered at \$599,000

2520 Tulare Avenue, El Cerrito
Located in the established and desirable Mira Vista neighborhood. This lovely 1940's Mediterranean has three bedrooms, three baths, separate dining room and family room. Beautifully updated kitchen looking but to a great garden and Bay views.
Offered at \$799,000

727 Coventry Road, Kensington
Carmel charm on a sought after tree lined street close to Village shops. This all level two bedroom, one bath home has wonderful proportions and an abundance of 1920's character including a living room with vaulted ceilings and some Bay views.
Offered at \$699,000

The GRUBB Co.
GRUBBCO.COM

RUTH FRASSETTO
Office: 510.652.2133/414
rfrassetto@grubbco.com

Adding name to deed not always the best idea

Q. Some years back, my mother added my name to the deed on her house and to her brokerage and checking accounts. She felt this would simplify things for me at her death. I have never lived in the house, had nothing to do with its purchase and have not contributed anything to her brokerage account. My mother has lived in the house on the order of 25 years and she owns it outright.

A couple of weeks ago, I placed her in assisted living (in Oregon) and plan on selling her house in the near future. I have her blessing (and power of attorney) to do this. All the proceeds will be placed in her brokerage account. A friend of mine suggested that since my name is on the deed, I will probably have to pay 50 percent of the capital gain tax. Is this true? If so, can you suggest to me any alternatives whereby I might decrease my tax exposure.

A. You need to see a tax professional immediately on this one and you will see my reasoning here. You might be able to remove yourself from the deed, making your mother the sole owner of the property. Then, when the property is sold, she is the only person responsible for any taxes owed. Taxes owed would be only on any proceeds exceeding a net gain of \$250,000 on the sale of the property.

The reason for this action is that you and your mother jointly own the property now. As such, you each own a share in the home (most likely 50-50) and each owner is subject to the ownership and use tests for excluding the gain on sale. I am also assuming that you do not live in the house with your mother.

As such, you will fail the use test of living in the house for any two of the last five years, resulting in your portion of the net sale proceeds. Similar to what is used in divorce proceedings, a quit claim deed might be sufficient to transfer your ownership interest back to your mother. You, having power of attorney, can still administer her assets after you are removed from the title but you will remove your financial and tax responsibilities from any subsequent transactions.

Q. My husband and I bought a house on 15 acres in Florida almost two years ago. It is divided into three 5-acre plots. The house was on 5 acres and the remaining acreage was just land. One year ago, we sold the house with the 5 acres but kept the other 10 acres.

Now we are in the process of selling just the land (10 acres) that is adjacent to the house we sold a year ago. My question is that since the two-year waiting period is not up until the end of October and we originally bought the 15 acres in its entirety, will we have to pay any capital gains on it?

A. It appears that you created a somewhat difficult situation where you took a single, personal residence and split it into personally owned property and investment property when you subdivided the land. Furthermore, you sold the residence portion separately from the balance of the land and have not lived on the land-only parcels.

As such, the 10 acres you currently own is probably considered investment property. This means that the two-year waiting period is not an issue for the 10 acres of land since it is considered investment property. I suggest that if you don't want to pay capital gains tax on the 10 acres of land, then you need to find other investment property for an exchange.

Q. We own a house now, and I was thinking about buying a 4-year-old condominium for \$100,000 and renting it out. With the mortgage/insurance/association (monthly) fee, it all comes to about \$690 and I think I will be able to rent the condo out for \$700 per month.

With little cash flow, I am not sure if that's a good choice. With the mortgage company offer, I will be able to buy it as a second home (although I used it as investment property) and I am not paying a high mortgage rate. Another concern is when I sell the condo in the future, is there any way I can avoid the tax on any capital gains? The appreciation rate is almost 8-10 percent on the condos there. I plan to keep the condo for two years or so and see if it really works out.

A. Many people are looking at this very situation to create and increase their wealth. You have given an example where the monthly cost to maintain this investment is about equal to the rental payment, and you even recognize that the investment has little cash flow.

That raises the following questions from me. Can you rent this property full time over your holding period? Are you willing to take the risk of potentially owning a property whose value actually falls? The first question can only be answered by you and your marketplace.

If you rent out this property, will the tenants pay on time, will they leave early, will they leave the property in good condition? If you think that they will, then you will have sufficient cash flow to cover the investment's costs over your ownership period.

The next question is the big one. What will you do if values fall? Can you afford to keep owning it? When values fall, rents typically fall too as the competition for rental properties increases. That might put a squeeze on your ability to cover the monthly costs of ownership.

I'm not trying to dissuade you from undertaking this opportunity, rather I'm trying to ask some questions that a good "bad guy" asks.

In my market and many around the country, there is significant condominium and apartment construction underway. That is greatly increasing the supply of multifamily housing and will put great pressure on future occupancy levels and price increases. In the end, only you can sift through the information available to you to make the correct decision.

Q. I understand if you live in your house as a single person and sell, you get a \$250,000 free pass on taxes (gains). My question is: If you must move because of your job, or you have lost your job, or you go to another state to enroll in school or change work in another state, does this two-year rule still stay in effect for a gain on your residential house?

A. The Internal Revenue Service has created Publication 523, Selling Your Home, that directs taxpayers on how to deal with taxes owed from the sale of your home. Pages 9 to 16 of that publication explain the process of determining whether you qualify for a taxable exclusion along with any specific situations that you can additionally claim to reduce or eliminate the net capital gain made on the sale of your property.

The exceptions to the two years of use and ownership needed to exclude the gain do not give you a full exclusion, rather they give you a pro-rated exclusion. The three main categories for the reduced maximum exclusion are: change in employment, health and unforeseen circumstances.

Losing your job or enrolling in school might be unforeseen circumstances, but that is highly subjective. Changing duty posts (to a location more than 50 miles away from your current home) is a valid exception. I suggest that you read Publication 523 and see how the exceptions relate to your particular situation and, if your situation matches up with one of these exceptions, then contact a tax professional to work out the fine details.

Q. My siblings and I are considering selling some property we own. We were offered \$450,000. This money would be divided among four individuals. Each of us would have to pay capital gains tax on \$112,500. How much would the taxes on this amount be?

A. The capital gains taxes owed on the sale of this jointly owned property is not based solely on the sale price (divided four ways). The capital gains taxes that you and your siblings will need to pay will be based on the difference between the net sales price of the property (let's use your \$450,000) and the

initial net purchase price of the property (also known as the adjusted basis of the property, or the original book value of the property).

If you each contributed \$25,000 to the purchase of the property, then the original cost basis is \$100,000 (\$25,000 for each sibling). If you sell it for \$450,000, then each sibling's gain will be \$112,500 less each sibling's original cost basis of \$25,000, or \$87,500.

It is on this amount that each sibling will have to determine their capital gains taxes. If the maximum capital gains tax rate is 15 percent for this type of long-term investment, then each sibling will have to pay 15 percent of the \$87,500 in capital gains, or \$13,125 in capital gains taxes.

Tom Hamilton, Ph.D., is associate professor at the Shenoy Center for Real Estate Education at the University of St. Thomas, Minneapolis. E-mail questions to: thamilton@stthomas.edu. Please include name, city and state.



TOM HAMILTON
Real Estate Q&A

The reason for this action is that you and your mother jointly own the property now. As such, you will fail the use test of living in the house for any two of the last five years, resulting in your owing capital gains taxes on your portion of the net sale proceeds.

Window seminar tomorrow

Whether you're building a home or adding on to an existing one, knowing what products to choose and how to install them is the project's success. Learn about windows at the window seminar.

In addition to a presentation on window options, Chris Marvin Windows and Marvin of Dupont Tyvek will go through the basic and advanced installation components, flashing, housewrap and more.

The free seminar will run from 9 to 11 a.m., tomorrow, at the Truitt and White Conference Center, 1817 Second St. in Berkeley. Registration is required. To register, call 510-649-2674 or visit www.truittandwhite.com.

KELLER WILLIAMS REALTY

1642 MILVIA #1, BERKELEY

Victorian period details abound in this Gourmet Ghetto condominium. Close to campus and transportation. Poised on a lovely lot with fruit trees and flowers.

- 2 bdrm/1ba
- Refinished hardwood floors
- Archway, High coed ceilings
- 2 fireplaces
- Excellent condition

OPEN SATURDAY AND SUNDAY 1-4 **Offered at \$519,500**
See visual tour at: raynepalmer.com

Rayne Palmer
510.562.2063
Raynepalmer@subgoobi.net

sold

This extensively renovated Craftsman home sold recently. With exceptional marketing, lovely staging and effective pricing, this charming bungalow was exposed to more than 500 potential buyers and sold successfully.

Originally offered at \$849,000
Represented the Seller

The GRUBB Co.
REALTORS
GRUBBCO.COM

CAROL BROWN
Office: 510.339.0400/269
cbrown@grubbco.com

Security Pacific
Real Estate Brokerage

3223 Blume Drive, Richmond
510-222-8870

EL CERRITO

GREAT DUPLEX IN CENTRAL EL CERRITO \$650,000

Two 2 bedroom units, detached garages, newer roof, upgraded electrical, pest cleared in 2003, nicely landscaped with sprinkler system. #401224412.

Jerome Leonard (510) 662-8554

SPACIOUS 4-PLEX \$899,500

All 2BR units w/garage parking, stable tenants, located near BART. #40128900.

Paul Triplett 510-612-1823

RICHMOND VIEW

UNIQUE PROPERTY/TRIPLEX \$810,000

Home in front, duplex in back. All units have been remodeled in the last 2 years. Beautiful upgrades in all units. Great for investor/owner. #40134259.

Jason Sterlino (510) 207-5824

RICHMOND ANNEX

GREAT STARTER \$484,000

2BR 1BA, large lot to 6,000 sq. ft., 1-car attached garage w/RV parking, fireplace, & updated kitchen. #40133667.

John Ford 510-662-8474

BERKELEY

FABULOUS MAJOR FIXER \$399,000

Bring your contractors, don't miss this one. One-of-a-kind fixer stripped down to the studs. Just perfect for someone to create the home of their dreams. #40133533.

Michele Manzone (510) 662-8545

Verona

The Homes. The Life. The Location.

Settle for Everything

Everything is what you'll love about Verona at Dub Ranch - including stunning architecture with style and personality, a location convenient for commuters and fun-lovers alike, and the sheer beauty of planned, master-planned surroundings. Choose from 3- to 5-bedroom floorplans (2,940-4,038 square feet) priced from the low \$1,000,000s. Sales office is open daily 10-5, except Wednesday 1-5.

(925) 828-7803 • www.pulte.com

A firm foundation for woodworking



U-BILD

BY DON
AND DAVE RUNYAN

More like a fine tool than a simple work surface, a well-made workbench is key to the success of any woodworking project. The foundation piece of any well-equipped shop, a finely crafted woodworking bench incorporates precise angles and a level top that serve as gauges for other projects.

Featuring a heavy laminated top mounted on a solid trestle-style base, a convenient storage bin underneath and a design that allows for a precision woodworking vise and bench stop, this do-it-yourself version will become the heart of your own woodworking shop.

The simplicity of the project allows even amateurs to achieve professional results. Although careful measuring and finishing are required (especially of the top), the bench utilizes all straight cuts and straightforward construction techniques. The project is mostly a matter of cutting out the pieces, laminating the top and assembling with screws and carriage bolts.

The completed woodworking bench measures about 36 inches tall by 26 inches wide by 60 inches long. It's designed to accommodate a vise with a four-by-seven-inch jaw.

The Woodworking Bench plan, No. 866, is \$9.95 and includes step-by-step directions with photos, full-size traceable patterns, assembly diagrams, a materials list and cutting schedule and a toll-free help line for project questions. A mail-order source for a woodworking vise is also included.

A package of workbench projects, No. C150, is \$16.95 and includes this plan plus a plan for a wall-mounted, folding workbench. A catalog picturing hundreds of do-it-yourself projects is \$2. Please include \$3 for postage and handling (except catalog-only orders) and allow about two weeks for delivery.

To order by mail, clip this article and send it with a check or money order to U-Bild Features, c/o Hills Newspapers, P.O. Box 2383, Van Nuys, CA 91409. To order by credit card, call 1-800-828-2453. Visit U-Bild on the web at u-bild.com.

Please recycle this newspaper.

Thank You....

Ann Gordon & Kathy Saunders, Chris Cohn, Carol Neil, Alison & David Nakasako, Passion Broussard, Bill Jones & Nancy Redmond, Helene Barkin, John Conklin & Meg Jay, Kathy Cooper, Nacio Brown, Benjamin Pham & Patricia Evangelista, John & Judith Ratcliff, Karen McCarthy, Olaf Ladosky, Allan Bolte, Nancy & Jeff Karon, Tom Cone, Natalie Hung & Robert Morrison, Pamela Manning, Barbara Johnson, Ted & Julie Overman, Barbara Allendorf & Tania Balazs-Gvishi, Ron Kriss, Amanda Monchamp & Christian Marsh.

I wish all of you good health & happiness!
Thank you!



DIANE VERDUCCI
OFFICE: 652.2133/449
DianeVerducci.com
GRUBBCO.COM
The GRUBB Co.

29 Stephens Way
Berkeley Sunday Opens
January 8th & 15th
2:00-4:30pm



Incredible Panoramic Views

Superior 3 bedroom, 2.5 baths, living & dining room with hardwood floors. Fireplace, tiled kitchen, central vacuum & security alarm. Large extra 40 x 14+/- room ready for development.

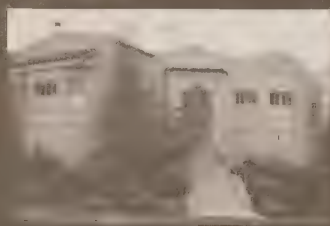
David R. Valva
Valva Realty Company
(510) 451-7317 Ext. 32
david@valva.com

Offered At: \$1,200,000



Information deemed reliable, but not guaranteed

1600 POSEN AVENUE



NORTH BERKELEY/MONTEREY MARKET NEIGHBORHOOD

\$639,000 • OPEN SUNDAY JANUARY 15TH 2-4:30PM

GORGEOUS 2 BR MEDITERRANEAN. GREAT LIGHT. GREAT BONES. GREAT LOCATION.

COLLEEN LARKIN THORNWALL PROPERTIES, INC. 510-848-1950 x240

The Weekly
Sales can
be found in
the Auto
Section on
page D4.

apr.com

It's just one click to a complete list of
virtually all homes for sale in the Bay Area.

ALAIN PINEL
REALTIES

ORINDA 925.314.1111



Country Club Classic Mediterranean
European ambiance with terra cotta floors, balustrades, terraces, fountains and privacy. Fabulous views from this elegant five bedroom four bath home. **\$2,488,000**

ORINDA 925.258.1111



Price Reduced - Motivated Seller
Elegant 5000+/-sf home in Orinda Downs. Beautifully designed with a renovated gourmet kitchen and luxurious master bath. Private setting with panoramic views. **\$2,395,000**

LAFAYETTE 925.934.1111



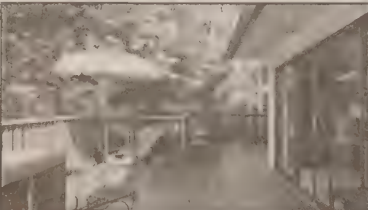
New Custom Home with Views
New home in wooded setting has gourmet kitchen, hardwood floors, formal LR and DR, private master, 5+bd/3ba, computer work area and wine cellar. **\$2,000,000**

BERKELEY 510.899.8000



Sumptuous Spanish Mediterranean
Bay and Marin views. 4bd/4.5ba built in 2002. Rich adjoining. 6 burner gas, granite kitchen with hardwood FR. Formal DR. Master with spa tub. Downstairs bonus room leads to level lawn and garden. **\$1,699,000**

MORAGA 925.258.1111



Rare Retreat in Serene Setting
In Moraga Country Club. Golf, tennis and swimming are included in ownership. Located on a lagoon in a cul-de-sac, this spacious home has 4bd/2.5ba, den/family room and lovely views. **\$1,149,000**

OAKLAND 510.899.8000



Charming Rose Garden Bungalow
4bd/2ba 1973+/-sf. Tons of space. Numerous updates, flexible floor plan, enormous full size attic, fir and oak floors. Close to Grand and Piedmont Avenue shopping. **\$735,000**

EL CERRITO 510.899.8000



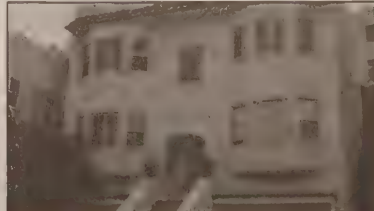
Wonderful El Cerrito Hills View Home
Rare 4bd/1.5ba with hardwood floors. Spectacular bay/bridge views and very private ivy-walled level backyard. Fireplace in LR/DR with lots of light, eat-in kitchen. **\$735,000**

ANTIOCH 925.258.1111



Fun & Flexible Layout
Impressive but cozy and comfortable spaces are the hallmark of this stunning Viera Ranch Plan. Huge master suite, 3 light-filled bedrooms and loft up, 1bd/1ba down. **\$649,000**

OAKLAND 510.899.8000



Haddon Hills Flat
Spacious one bedroom tenants-in-common near Lake Merritt and Lakeshore shops. Bright and sunny top floor unit. Great layout with hardwood floors. Laundry. **\$299,000**

TERE LEE
REAL ESTATE TEAM



Tere Lee, CRS
Team Leader

"TRUST A PROFESSIONAL
WHO CARES"

OAKLAND

OPEN SAT & SUN, JAN. 14, 15, 1-4

3600 MAYBELLE AVE. UNIT #12

2 Bedrooms/1.5 Bathrooms

Beautiful townhouse in quiet community,

updated throughout. Kitchen w/ maple

cabinets and granite countertops,

new carpet and flooring throughout.

New light fixtures and more... Must see!

\$389,000

SAN LEANDRO

14000 OUTRIGGER DRIVE

2BR/1.5BA at Marina Sea

\$439,000

1400 CARPENTER ST. #317

2BR/1.5BA Condo at Pacific Plaza

Painted, new carpet, flooring and

appliances. Close to BART

\$359,000

BRAND NEW LISTING

14400 SEAGATE DRIVE

2BR/2.5BA Townhouse-style with

touches at Marina Sea

\$479,000

13919 Seagate Drive

2BR/2.5BA Eat-in kitchen, vaulted ceiling

Bar Attached 2 car garage. A must see!

Monarch Bay Golf Course

\$549,000

EL CERRITO

1524 RICHMOND ST.

2BR/1.5BA Close to BART & train station.

New central heating system. Extra large lot.

\$549,000

14009 Outrigger Dr., San Leandro • SOLD

14164 Outrigger Dr., San Leandro • SOLD

14453 Flagship St., San Leandro • SOLD

2819 Gallatin Place, San Leandro • SOLD

Direct: 510.346.4112

Toll Free: 800.909.TERE

E-mail: terelee@man.com

Website: www.tereleehomes.com

KELLER WILLIAMS.

14824 Wicks Blvd.

San Leandro, CA 94577

ORINDA 2 Theatre Square 925.258.1111 | MONTCLAIR 6116 LaSalle Avenue 510.899.8000

Real estate purchases rebound

■ Mortgage rates down for fifth week

INMAN NEWS

Overall mortgage applications climbed 9.9 percent last week on a seasonally adjusted basis from

the week before, the Mortgage Bankers Association reported today.

The seasonally adjusted purchase index increased by 9.3 percent to 457.4 from 418.3 the previous week whereas the refinancing index increased by 9.9 percent to 1,497.5 from 1,363.2 one week earlier.

The refinancing share of mortgage activity decreased to 42.2 percent of total applications from 42.7 percent the previous week. The adjustable-rate-mortgage share of activity decreased to 28.1 percent of total applications from 28.8 percent the previous week.

The average contract interest rate for 30-year fixed-rate mortgages decreased to 6.08 percent from 6.15 percent one week earlier. Points including the origination fee decreased to 1.23 from 1.32 for 80 percent loan-to-value ratio loans.

When it's time to replace the roof

■ Telltale signs of age with popular roofing materials

BY PAUL BIANCHINA

INMAN NEWS

The phrase, "having a roof over your head," takes on a whole new meaning and sense of importance when that roof begins to age and wear out. Replacing your home's roofing is a big investment, so how do you know when it's time? Other than the obvious signs of missing shingles and water leaks, here are some things to look for with two of the most common and popular roofing materials.

COMPOSITION SHINGLES

Composition shingles get their name from the fact that they are made up of a composite of layers of different materials. They are typically a combination of asphalt-coated papers and strands of fiberglass mixed with other materials, which make them durable and waterproof, topped by a coating of colored mineral or ceramic granules

that give the shingles both color and a tough, wear-resistant outer layer.

Composition shingles, depending on their thickness and the number of layers they are made up of, as well as the severity of local weather conditions, can be expected to have an effective lifespan of approximately 18 to 30 years.

Over time, the elements take their toll, and one of the most noticeable things to be looking for is the wearing away and sloughing of the granules from the surface of the shingles. This may become visible in random shingles on different parts of the roof, which is typically due to subtle differences in how they are manufactured, or in sections of the roof, which is indicative of weather exposure. Another warning sign of

See ROOF, Page B7

open sunday

OPEN SUNDAY 2-4:30. A unique Mediterranean in a magical park-like setting. Three bedrooms, den, two and one half baths.

Offered at \$929,000



1034 Windsor Avenue, Oakland
Upper Lakeshore

The GRUBB Co.
REALTORS
GRUBBCO.COM

JUDY CAIN
Office: 510.339.0400/209
cain@grubbco.com



WELLS & BENNETT REALTORS

1451 LEIMERT BLVD., OAKLAND
(510) 531-7000
www.wellsandbennett.com

OPEN SUNDAY 2:00PM – 4:30PM

BY APPOINTMENT



3399 WOODVIEW DRIVE \$1,098,000

Lafayette. This is a unique two-story circular home with beautiful panoramic views of the Burton Valley and Mt. Diablo. Nestled high on a hill this lovely home with over 2,828 sq. ft. has a separate family room and dining room with lots of room for entertaining. Set on a half-acre this tranquil setting will be hard to beat. With some work this property will sparkle like a jewel.

Margaret Acevedo 531-7000 x244



3469 COOLIDGE \$499,000

Fruitvale. Renovated three plus bedroom, two bath craftsman bungalow. Wonderfully restored, hardwood floors, built in china cabinet, fireplace, newer furnace, updated electrical and plumbing. Large lot too.

Frank Hennefer 531-7000 x235



330 VERNON STREET #102 \$425,000

Adams Point. Two bedroom, two bath lovely corner unit with hardwood floors and carpet in master suite. Many upgrades, lovely eat-in kitchen and separate dining area. Large living area, many windows in each room. Unit is on the 2nd floor, not ground level. Community pool, near Lake Merritt, all transportation and Whole Foods will be near.

Patsy Buhler 531-7000 x238



250 MONTECITO AVENUE #205 \$349,000

Adams Point. One bedroom, one bath, great corner unit with a tree view and a separate dining area. Near carpet, many upgrades. New cooktop, fixtures. Near Theater, shops, all public transportation and Whole Foods will be near.

Patsy Buhler 531-7000 x238



325 LENOX AVENUE #403 \$320,000

Adams Point. One bedroom, one bath top floor end unit with some downtown Oak city views. Private and very quiet. Freshly painted throughout, upgraded bath and fixtures. Sauna available in the building. Near all public transportation, Lake Merritt and Whole Foods will be near.

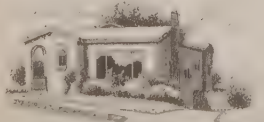
Patsy Buhler 531-7000 x238



651 66TH STREET \$649,000

Oakland. Picturesque bungalow with upgrades galore. Two plus bedrooms, extra-large master. Remodeled kitchen and bath. Hardwood floors, double pane windows. Detached office/studio. Yard and deck. Near BART, Berkeley Bowl, etc.

Stan Hammond 531-7000 x246



3214 MILLSVIEW AVENUE \$549,000

Maxwell Park. Remodeled bungalow with charm and pizzazz! Three bedroom, one bath, refinished hardwood floors, living room with elegant fireplace, gorgeous designer kitchen with granite counters and maple cabinets, breakfast room with panoramic view, large basement with bonus room and storage space, sunny deck and flagstone patio.

Kate Phillips 531-7000 x228

9+ ACRES IN CORNING, CA \$1,594,296

Corning CA. Near Reading, Northern CA. Located along 15. Includes five residences and motel. Zoned commercial and residential. Excellent development potential.

Frank Hennefer 531-7000 x235

6-UNIT APARTMENT \$875,000

Oakland. Clean cut two-story stucco building built in 1960's. Great income property with 2-2BRs, 4-1BR's, laundry and parking. Easy to operate \$50,000/year income. Call for further details.

Catherine Vallee 531-7006 x258

SWEET DEAL \$850,000

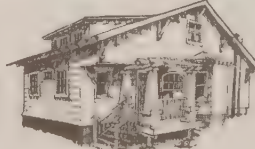
Oakland. Mid-block five plex of two bedrooms, one bath apartments in a residential district. Parking and on-site coin-operated laundry facilities make this property generate \$57,000/year. Low inflation and low interest rates TODAY make this a great time to invest. Leverage under 6% fixed rate loans for 10 years or more. Call to negotiate a good hold for your future.

Catherine Vallee 531-7006 x258

VICTORIAN DUPLEX \$720,000

Oakland/Berkeley border off Powell. New Listing! Grand old Victorian. Unit one is four bedroom, two bath, vacant. Unit two is two bedroom, one bath with tenant. Great for owner-occupant. Reports available.

Frank Hennefer 531-7000 x235



BROWN-SHINGLE CHARMER \$468,000

Highland Park. Charming two bedroom, one bath bungalow with spacious back yard, a serene oasis in an urban environment, must see!

Tracy Butler 531-7000 x232

LAND FOR SALE

COMMERCIAL/MIX USE LOT IN OAKLAND \$1,800,000

Approximately 36,700 sq.ft. level lot. Located near High street and highway 880. Area of redevelopment and live-work condos. Excellent price per square foot offering.

Frank Hennefer 531-7000 x235

OAKLAND HILLS \$439,000

Approximately 2.34 acres zoned single family only. Utilities and two small cabins on site. San Francisco and bay views. Private gated road. Level to downslope topo.

Frank Hennefer 531-7000 x235

NEAR HILLER HIGHLANDS \$380,000

Gentle upslope to level pad. Utilities ins street. Easterly view to south bay. Near Berkeley border.

Frank Hennefer 531-7000 x235

MONTCLAIR CANYON VIEW LOT \$283,000

Includes design review approved plans. Upslope lot, utilities in street not on lot. Area of \$1.2m plus new homes. Call for design package. Financing available.

Frank Hennefer 531-7000 x235

MONTCLAIR HILLS \$199,000

Great upslope lot in quiet area in Montclair, one of the last blank canvases left...build your dream home.

Nicolette Bot 531-7000 x261

**Cabins, Condos, and Luxury
Home Rentals Available
Now in Lake Tahoe!
800-858-2463**

HOME BUYER EVENT

Homeownership – It's appropriate at any age if you are looking to buy a home in the East Bay but think you can't afford it, think again. Now is a great time for Buyers! Whether you are close to retirement or graduating from college, home ownership is possible at any age.

Call Elisa Uribe at 510-485-7272 to register for this informative event. Home Buyer Event will take place at Wells & Bennett Realtors office on February 8th, at 7:00pm.

Records umbled in 2005, but alance xpected n 2006

BY STEVE KERCH
MARKET WATCH

Although no one expected it a year ago, the U.S. housing sector is on the brink of another milestone year in 2005, its fifth straight record for home sales.

That's been great news for home sellers, who in most parts of the country have been collecting on sky-high asking prices. And it hasn't been all that bad for home buyers, who despite all the predictions to the contrary reaped major benefits as mortgage rates this summer once again fell near 40-year lows.

Although most of the evidence at this point is anecdotal, housing does appear to have cooled off late in the year as 30-year mortgage rates moved back above 6 percent and houses, especially the most expensive homes, started to linger on the market.

"Two things every American knows: the price at the gas pump and their house story. We all sense there is a shift in the market ... from a seller's market to a buyer's market.

We'll see more in the data in the coming months that will confirm what we all know," said James

Glassman, senior economist with J.P. Morgan Chase.

As the market comes into better balance in 2006, home sales will taper off from their record pace, dropping anywhere from 5 percent to 10 percent, according to a forecast from mortgage agency Fannie Mae. And those double-digit home-price increases will shrink markedly, averaging only 6 percent or so next year, the National Association of Home Builders predicts.

Housing is beginning a "systematic simmering-down process" from its recent boil, said David Seiders, chief economist with the Na-

tional Association of Home Builders. "My judgment is still that while the housing market has been strong, we are toying around with a peak or slightly past it."

Even though housing starts rebounded 5.3 percent in November to a seasonally adjusted annual rate of 2.123 million units, Seiders said home-builder confidence is well off its highest levels of the year and some residential builders have started rolling out incentives, such as free upgrades, to keep sales moving.

"The demand side has tapered off to some degree, and there has

been an obvious deterioration of affordability," he said. "Higher energy costs are also giving some buyers pause."

The NAHB forecast calls for home-price gains to ease, dropping from 11 percent this year to 6.5 percent in 2006 and 4.4 percent in 2007. "We're certainly seeing a record rate of return in real terms (after factoring out inflation), and there has been very little sign of deceleration," Seiders said. "But it is probably inevitable that some of this will slow down."

See FORECAST, Page B12

Roof

FROM PAGE B6

Composition shingles is a failure one or more of the layers. You may begin to see some of the fiberglass granules or mat layer appear through the black of the asphalt, or you may become aware of blistering, cracking, or delamination of the layers. These signs are a little harder to spot from the ground and could be part of an annual examination of the roofing from above.

WOOD SHAKES AND SHINGLES

Wooden roofing materials, which may be relatively thin shingles or cedar shakes, have an effective life span of about 15 to 20 years. As with any natural wood product that is exposed to continual cycles of wet and dry, wood shakes and shingles will eventually begin to warp and curl. Warping occurs along the length of the shingle (or shake), and becomes evident when the ends of a shingle begin to lift up off the courses of shingles below them.

Curling occurs across the width of the shingle, and when viewed from the end you'll see the edges lifting up in a cupped shape.

Both of these conditions leave the roof vulnerable to water intrusion. In colder climates, that water can freeze, which makes the movement of the shingles more rapid and pronounced. During winter rain and snow cycles as the wood becomes saturated, the curling and warping becomes a little less noticeable, but during each summer's drying cycle it will become increasingly more pronounced.

Because the wood is no longer flat, the roofing is also very vulnerable to damage from impact. Even very small tree branches that come loose during windstorms can crack the shingles, and walking on them during the heat of a summer's day can do a tremendous amount of damage.

The wetting and drying cycles will also cause an increasing amount of movement between the fibers of the wood, which in turn will begin to loosen their grip on the nails or staples that hold the roof-

ing in place. This will begin to show itself as shingles or shakes that start sliding down or moving out of alignment with the ones surrounding them, and you will also begin to see fasteners that have worked out completely and are lying on the roof.

TIME FOR AN ESTIMATE

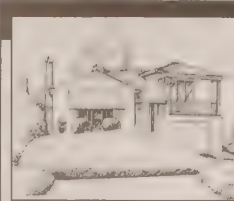
As these different warning signs begin to appear, it's time to have an experienced, licensed roofing contractor take a look.

They can give you an assessment of the condition of the roofing and an estimate of how much more life your roof has, as well as an estimate of the replacement cost and what options you might have for new materials.

Roofing contractors and life span opinions are not always created equal, so for an investment of this size and importance, getting two bids is usually a very good idea.

E-mail your remodeling and repair questions to Paul at paul2887@direcway.com.

Be kind to the environment.
Recycle this newspaper.



Carl Schober/Old Time Realtors (510) 724-7800x15

EL CERRITO

145 Carmel Avenue
A Special Home and Ideal El Cerrito Location! Just blocks from Albany, The Plaza, and BART Split-level, 2 bedrooms, 1 bath, updated kitchen, gleaming hardwood floors. Immaculate Condition! Covered patio and detached bonus room highlight a wonderful back yard

\$649,900

STYLISH BERKELEY HIDEAWAY



Open Sunday
January 15th
2-4:30 pm

1281 Campus Dr., Berkeley

Light streams into this sophisticated & stylish, remodeled mid-century hideaway, which sits on the hill above the street. Its location allows for privacy while capturing the stunning views of the S. F. Bay. It has 2 bd, 1 ba., a spectacular kitchen, bamboo floors, wonderful indoor/outdoor flow, decks, skylights & a private backyard.

\$659,000

Photo tour at www.berkhills.com



Norah Brower
510.524.9888 x 26
norah@berkhills.com

BERKELEY
HILLS
REALTY

open sunday

OPEN SUNDAY 2-4:30. Stylish and sophisticated mid-century beauty. Custom built. Luxuriously appointed. Recently redesigned throughout with an artist's sense of style. Gourmet chef's kitchen and adjoining family room with fireplace. Gracious living room with beamed ceiling, fireplace and picture window. Two large master suites. Close to Montclair Village.
Offered at \$1,095,000



6380 Wood Drive, Oakland

KAREN STARR

Office: 510.339.0400/224
starr@grubbco.com



The GRUBB Co.
REALTORS
GRUBBCO.COM

This view can be yours



...tomorrow!

The conveniences: a gourmet Safeway, Borders, Starbucks and Wells Fargo Bank right downstairs. The amenities: an outdoor heated pool, two outdoor spas, fitness center, clubhouse, dog run, parking for you and your guests, and more. The views: simply breathtaking.

Located in South Beach, The Beacon is within a short walk of San Francisco's finest shopping, dining, culture and entertainment. One-three bedroom homes (some with dens, patios and balconies) priced from the high \$500,000's.

HOMES AT THE BEACON ARE AVAILABLE FOR IMMEDIATE OCCUPANCY!
Call our Sales Center at 415.495.2700 to schedule a private tour.



THE BEACON

Visit our Sales Center at 266 King St. located between 3rd and 4th.
Open 11-5 daily. Closed Wednesday • 415.495.2700 • www.beaconsf.com

Is Now a Good Time To Sell?

YES

How To - Net More

From The Sale Of Your Home!

- Positioning Your Property In This Market
- Staging Your Property
- Capital Gains Exemptions
- Private Annuity Trust
- Pre-Sale Home Inspections
- Mortgage Lending Strategies

Special Guest Speakers:

Estate Planning Attorney

Mortgage Consultant

Home Inspection Service

Title Company Representative

Presented by the Experts!

Jerilynn Babington

The "Cottages to Castles Broker"

Thursday, Jan. 26th

6:30 Dinner

Program begins

at 7pm

Wednesday, Feb. 1st

6:30 Dinner

Program begins

at 7pm

Moraga Country Club
1600 St. Andrews Dr.
Moraga

Wood Hall Orinda Woods
501 Orinda Woods Dr.
Orinda

FREE SEMINAR

Call Now to R.S.V.P.

925.253.4601

925.253.4629

510.547.1615



Seating is Limited
Reserve Your Spot

COLDWELL
BANKER



Jerilynn Babington
Broker/Realtor

New release now available!



Hills Newspapers: Your number one source for up-to-date East Bay real estate information

MORTGAGE RATES REAL SERVICE • REAL PEOPLE • REAL DIFFERENCE

10/1 ADJUSTABLE		15 YEAR FIXED		30 YEAR FIXED JUMBO	
RATE	APR	RATE	APR	RATE	APR
6.00%*	6.473%	5.75%**	5.944%	6.25%***	6.362%



BLAKE A. BRYDON

510 748-8904

"Where People Come First"

2130 Otis Drive • Alameda
email: BrydonB@BankofAlameda.com



Member FDIC



*6.473% estimated annual percentage rate is based on \$359,650 loan amount + 1 pt. loan fee. Applicable closing costs will apply. 10/1 adjustable rate mortgage is fixed for the first 10 years and then adjusted to market rate every year thereafter. Estimated payment on maximum conforming loan amount of \$359,650 is approximately \$2,157 subject to maximum loan-to-value of 80%. Homeowners insurance required.
**5.944% estimated annual percentage rate is based on \$359,650 loan amount + 1 pt. loan fee. Applicable closing costs will apply. Loan term is for 15 years and subject to maximum loan-to-value of 80%. Estimated payment on maximum conforming loan amount is approximately \$2,927. Homeowners insurance required.
***6.362% estimated annual percentage rate is based on \$500,000 + 1 pt. loan fee. Applicable closing costs will apply. Loan term is for 30 years and subject to maximum loan-to-value of 80%. Estimated payment is \$3,029. Homeowners insurance is required.

Above programs are based on primary, single family residences, townhouses, and condominiums only. No prepayment penalty required. Cash out allowed up to 75% loan-to-value. Other restrictions may apply. All credit applications are subject to credit qualifications and underwriting requirements. Rates as of 1/10/06 are subject to change without notice.

LaSalle
FINANCIAL SERVICES



WELCOME

ZACHARY GRIFFIN

SENIOR LOAN CONSULTANT

Office: 510.339.4300/117

zgriffin@lasallefinance.com

LaSalleFinance.com

zacharygriffin.com

Established
1976



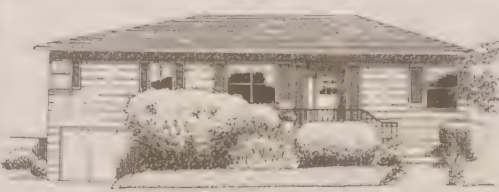
RED OAK
REALTY

www.redoakrealty.com

1891 Solano Avenue
Berkeley, CA 94707

RED OAK REALTY

Just Listed!



1709 WESLEY AVENUE, EL CERRITO

El Cerrito 3 bedroom with large recreation room below. Hardwood floors, partial view, pleasant yard with fruit trees, great location!

LISTED AT \$629,000

OPEN SUNDAY JANUARY 15TH 1-4 PM

Bob Blumberg, Realtor®

DIRECT: 510-527-0344 EMAIL: www.bob@redoakrealty.com

Established
1976



RED OAK
REALTY

www.redoakrealty.com

2099 Pleasant Valley
Oakland, CA 94611

RED OAK REALTY

Huge Price Reduction!



701 PALOMA AVENUE, OAKLAND

Beautiful 3 bedroom, 2 bath English Tudor situated in Crocker Highlands - blocks from Lakeshore shops and restaurants. Well adorned with original details, equipped with modern amenities. The remodeled kitchen features a vintage style and hand-glazed tiles. The living room centers around a beautiful tile fireplace. Picture-perfect windows look out to Crocker Highland's quintessential French doors grant you access to a beautifully landscaped backyard. Refinished hardwoods & custom colors make this home move-in ready. LISTED AT \$869,000

OPEN SUNDAY, JANUARY 15TH 2-4 PM

Saraya Motley, Realtor®

DIRECT: 510-280-2162 WEB: www.eastbayhouse.com

BUYING
A
HOME?

Get pre-approved with a team of people who know the Market, the Area, and the Most Competitive Loan Programs

Today's Real Estate Market is highly competitive...

It's critical to work with a team who can deliver a great loan program on time.

Here's an example of one of our great loan programs:

HOME LOAN: \$700,000

MONTHLY PAYMENT: \$1770.00

LOAN REQUIREMENTS: 5.578% APR; 1 year pre-payment penalty; Licensed CA DRE #01183856; Rates & Terms subject to change without notice; 660 min FICO; Equal Housing Lender; Possible negative amortization.



ALEX ALEXANDER
510-292-2020
2099 Pleasant Valley
Oakland



VINCE WIRTHMAN
510-504-5683
1891 Solano Avenue
Berkeley



GWEN HOOPE
510-849-1320
2983 College Avenue
Berkeley

Red Oak Realty Financial Services Provided by



BERKELEY
FUNDING GROUP

Providing home loans to Berkeley and the surrounding communities since 1991.

Established
1976



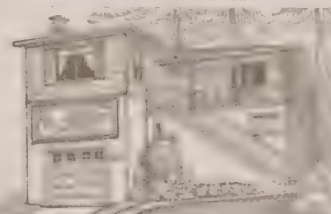
RED OAK
REALTY

www.redoakrealty.com

2983 College Avenue
Berkeley, CA 94705

RED OAK REALTY

Just Listed!



205 TRINITY AVENUE, KENSINGTON

Located in one of the most desirable neighborhoods in the east bay, this lovely 3 bedroom, 2 bath Kensington home has it all. Greeting you with a beautiful bay view. Inside you'll find gorgeous random planked hardwood floors, updated bathrooms and designer colors throughout. Close to the village & coveted Hilltop school. LISTED AT \$749,000

OPEN SUNDAYS, JANUARY 15TH & 22ND 1-4PM

Julie Cuellas, Realtor®

DIRECT: 510-280-2166 WEBSITE: www.JulieCuellas.com

Established
1976



RED OAK
REALTY

www.redoakrealty.com

1891 Solano Avenue
Berkeley, CA 94707

RED OAK REALTY

Albany Ger

816 CURTIS STREET
ALBANY

OPEN SUNDAY
JANUARY 15TH 2-4PM



Wonderful remodeled 2 bedroom, 1 bath home plus au pair suite downstairs with full bath and separate entrance. New eat-in kitchen opens to the deck. Sunny, level yard. Only half a block from Solano Avenue shops, restaurants & conveniences. LISTED AT \$659,000

For Lease

Second floor office space with 6 private offices, restrooms, kitchenette, light and limited on-site parking. Rent is \$6,000 per month. Please call listing agent Feri Niroomand for more information.

Commission is half of 7%, 6%, 5%

Feri Niroomand, Realtor®

DIRECT: 510-409-9111 EMAIL: ferini@redoakrealty.com

Gallagher & Lindsey 'Career Night' next Tuesday

GALLAGHER & LINDSEY
Have you always wanted to explore a career in real estate? Then, start off 2006 right and join Gallagher & Lindsey at its "Career Night." Whether you're looking to buy a new home or start a career in real estate, Gallagher & Lindsey has you covered.
The Alameda-based real estate company's dedication to agent training has set its Realtors apart from all others in the Bay Area. Associates are trained to provide their clients with the professional service they deserve.
Gallagher & Lindsey agent training takes place in a classroom, not a client's living room, where costly mistakes can be made. Classes meet at the company's 2424 Central Ave.

office, which has expanded to 6,000 square feet to meet agents' needs. This ongoing training is free to for Gallagher & Lindsey associates.
"We feel that it's imperative that we focus on every aspect of a real estate transaction and give our agents the tools that they need to excel in this industry," said Tim Wright, Gallagher & Lindsey vice president.
"Our monthly training calendar is centered on a well-rounded exposure to the basics, highlighted with in depth coverage presented by experts in their field."
Gallagher & Lindsey will host "Career Night" 6 p.m., Tuesday, Jan. 17 at 2424 Central Ave. in Alameda. Call 510-748-1771 for reservations.

coming
soon

130 Highland Avenue
Piedmont

Elegant three bedroom, three bath
central Piedmont traditional.
Offered at \$1,095,000



The GRUBB Co.
REALTORS
GRUBBCO.COM

ANIAN PETTIT TUNNEY, CRS
Office: 510.339.0400/217
tunney@grubbco.com



GREAT LISTINGS COMING SOON!



2220 Arrowhead Drive, Oakland



8008 Broadway Terrace, Oakland

NAHID NASSIRI Gets Results!
for yourself why Nahid Nassiri has been

"YOUR Best MOVE"

For over Twenty Five Years!

Please visit me on the web at www.NahidNassiri.com

MONTCLAIR



Nahid Nassiri

"Your Best Move"

510.339.4550 direct
510.339.8400 office

This Fine Home Sold Over Asking!



5716 Florence Terrace, Oakland

NAHID NASSIRI Gets Results!
See for yourself why Nahid Nassiri has been

"YOUR Best MOVE"

For over Twenty Years!

Please visit me on the web at www.NahidNassiri.com

MONTCLAIR



Nahid Nassiri

"Your Best Move"

510.339.4550 direct
510.339.8400 office

Established 1976

RED OAK REALTY | Homes Open Sunday

To sign up for daily email updates or for other Real Estate information, visit www.redoakrealty.com.



RED OAK
REALTY

1891 SOLANO AVENUE
BERKELEY, CA 94707
PHONE: 510-527-3387

2983 COLLEGE AVENUE
BERKELEY, CA 94705
PHONE: 510-849-9990

2099 PLEASANT VALLEY
OAKLAND, CA 94611
PHONE: 510-292-2000

www.redoakrealty.com



EL CERRITO - NEW! \$629,000
3/1.5 - Comfortable home in pleasant location. New paint, refinished hardwood floors, large rec room below, fenced yard with fruit trees.
1709 Wesley Avenue Open 1-4



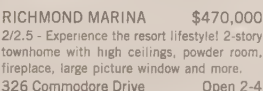
KENSINGTON - NEW! \$749,900
3/2 - Lovely home with eat-in kitchen, hardwood floors, formal dining room, designer colors. Near the village & coveted Hilltop school.
205 Trinity Avenue Open 1-4



ALBANY \$639,000
3/2.5 - Exciting new townhome style condo near Solano Avenue. Bosch appliances, Maytag washer/dryer, two-car parking.
1010 Kains Avenue Open 1:30-4



ALBANY \$659,000
2/1 - Wonderful, remodeled home + au pair suite with full bath & separate entrance. New eat-in kitchen opens to deck, sunny level yard.
816 Curtis Street Open 2-4



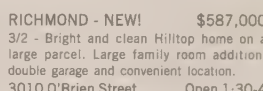
RICHMOND MARINA \$470,000
2/2.5 - Experience the resort lifestyle! 2-story townhome with high ceilings, powder room, fireplace, large picture window and more.
326 Commodore Drive Open 2-4



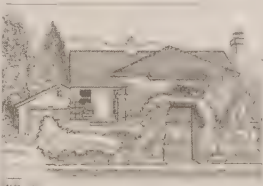
RICHMOND MARINA \$685,000
3/2.5 - Upgraded home next to the marina, trails and parks. Photos and more information at www.katieandmark.com.
68 Sandpoint Drive Open 2-4



RICHMOND - NEW! \$438,888
2/1 - Charming with hardwood floors and upgraded kitchen with new cabinets, granite tile counter, built-in gas cook top. Near civic center.
525 28th Street Open 2-4



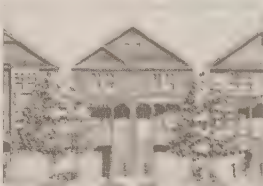
RICHMOND - NEW! \$587,000
3/2 - Bright and clean Hilltop home on a large parcel. Large family room addition, double garage and convenient location.
3010 O'Brien Street Open 1:30-4



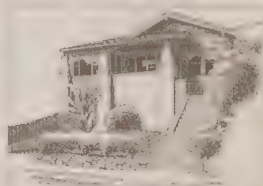
BERKELEY \$769,000
3+1/5 - Light-filled bungalow. Complete remodel in 2002. Granite countertops, hardwood floors, landscaped gardens.
1513 Sacramento Street Sat+Sun 1-4



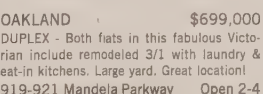
OAKLAND \$869,000
3/2 - Beautiful English Tudor in Crocker Highlands. Original details with modern amenities. This home is move-in ready!
701 Paloma Avenue Open 2-4



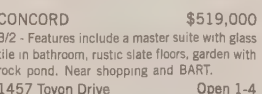
OAKLAND \$456,000-\$494,950 each
8 TOWNHOMES - Duet-style 3-bedroom, three-story units with open kitchen plan and private, fenced backyard.
3220-3234 Linden Street Open 2-4



OAKLAND \$525,000
3+1/2 - Large Craftsman off Park Blvd. Original charm balanced with smart upgrades. Hardwood floors, built-ins, plus room, yard.
1281 E.34th Street Open 2-4



OAKLAND \$699,000
DUPLEX - Both flats in this fabulous Victorian include remodeled 3/1 with laundry & eat-in kitchens. Large yard. Great location!
919-921 Mandela Parkway Open 2-4



CONCORD \$519,000
3/2 - Features include a master suite with glass tile in bathroom, rustic slate floors, garden with rock pond. Near shopping and BART.
1457 Toyon Drive Open 1-4

[january 15th]

CONGRATULATIONS TO RED OAK REALTY'S TOP PRODUCERS FOR THE MONTH OF DECEMBER 2005!

Top Team Producers: THE SARAYA MOTLEY TEAM
1891 Solano Avenue: GRACE BISHOP



2099 Pleasant Valley Avenue: DIANNE ARANCIBIA
2983 College Avenue: MARJORIE SPERBER

by appointment



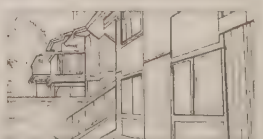
BERKELEY \$525,000
2/2 - 2-level condo in a classic Berkeley brown-shingle in Elmhurst. Updated kitchen, extra office, workshop & storage areas.



BERKELEY \$749,000
4/2 - Huge single family home. 3,200 sq.ft. of living space, 2 kitchens, big yard, great location. More @ www.heidiandjerry.com.



BERKELEY \$985,000
2/1 + FOURPLEX - Adorable, detached cottage and fourplex (two 3bd, one 1bd, one studio) ideal for 1031 upleg or owner + income.



EL SOBRANTE \$315,000
2/1 - Condo with wall-to-wall carpeting, stone fireplace in living room, laundry hookup, sliding door to deck, carport.

OAKLAND \$539,000
3/2 - Last of 3 condos in elegant Victorian. All the charm of the era including softwood floors & galley decking for this unit.

OAKLAND \$549,000
5/2 - Halfway fixed classic Craftsman. 2,200 sq.ft. on a great street has permits and is ready for your touches. Large rooms, great plans.

EMERYVILLE \$374,000
1/1 - Luxury condo at Andante. This is a true designer showcase! All hardwood floors and stainless steel appliances. Don't miss it!

ORINDA \$1,150,000
4/3.5 - Top of the hill on private drive. Views. Updated & remodeled, red oak floors, open kitchen/dining/family room, 2,688 sq.ft.

Joy, peace & harmony in 2006!



House hunting this weekend? Turn to Hills Newspapers Real Estate & Home section first.

MONTCLAIR



Each office is independently owned and operated

1986 Mountain Blvd.
Oakland, CA 94611
510.339.8400

1430 Leimert Blvd.
Oakland, CA 94602
510.339.4000

OPEN HOMES



PIEDMONT \$1,425,000
24 YORK DRIVE
Spacious traditional in desirable Piedmont. Level 3bd/2ba, beautiful hwd flrs, FDR, family room & nice pool surrounded by lovely landscaping in private setting. OPEN SUN 2-4:30
Photo tour @ www.MaryJaneMcConville.com



SAN LEANDRO \$749,000
1218 SANDELLIN AVENUE
Beautiful home in quiet Bay-O-Vista neighborhood. Large 4/2.5 on large lot with great outdoor entertaining space. Hwd flrs and lots of upgrades.
Pamela Finney 339.8400~899.6326



PIEDMONT PINES \$739,000
6340 MELVILLE DRIVE
Serene, private location. 3bd/2ba. Charming, open, across from regional park, finished hwd flrs, high beamed ceilings, freshly painted in & out. Beautiful natural rock garden. OPEN SUN 2-4:30
Martha Shin 339.8400~339.4565

OAKLAND \$619,000
3251 FLORIDA STREET
Beautiful and charming 3bd/2ba house in a very quiet neighborhood. House is in very good condition and ready for move-in. OPEN SUN 2-4:30
A.D. Nassiri 339.4000~899.6313

OAKLAND \$599,000
4336-38 HOWE STREET
Charming, clean & cozy duplex near Piedmont Ave. 2/1 & 1/1 bdr, basement, garage & more. Ideal for investor - owner occupy. Come see this jewel today. OPEN SUN 2-4
Arnold Mueller 339.4000~899.6311



MILLSMONT \$525,000
5969 MAJESTIC AVENUE
Charming 1940's 2bd/1ba Millsmont home w/ 1bd/1ba in-law. Updated kitchen & baths. Gorgeous hwd flrs, large bckyd w/ redwood deck, hot tub & kennel run.
OPEN SUN 2-4:30
Ganice Morgan-Austin 339.4000~899.6311



UPPER GLENVIEW \$499,000
1124 HOLLYWOOD #2
Spacious, well maintained 2bd/2ba condo in 4 unit complex. Extremely private in great Glenview loc, min. from Montclair Village, easy SF commute.
OPEN SUN 2-4:30
Nahid Nassiri 339.8400~339.4550



PACHECO \$409,000
388 PANTANO
Lovely updated 3bd/2.5ba townhome with upgrades galore. Located in quiet Pantano community w/ lots of amenities including 2 car attached garage.
Pamela Finney 339.8400~899.6326

APPOINTMENT

OAKLAND \$700,000
5214 E. 12TH STREET
Excellent opportunity to own a live/work warehouse. Consists of 3 offices or bedrooms, a tall roll up door, large garage/shop space, full kitch. 1.5ba.
Ken Nwokedi 899.6333~485.5119

DIMOND DISTRICT \$599,000
3047 BERLIN WAY
Duplex w/2BD/1BA & 1BD/1BA on a 5280 sq ft lot. Fireplace in lvr rm, HWF's, skylights. Great area, located in the Dimond District.
Ken Nwokedi 899.6333~485.5119

WEST OAKLAND \$499,000
1785-1787 9TH STREET
Gorgeous Victorian duplex. Tastefully remodeled. New int/ext paint, HWF's, earthenware tile, granite counters, SS appliances. Plans to expand!
Ken Nwokedi 899.6320~485.5110

COMING SOON



MONTCLAIR \$1,075,000
Coming soon. Fascinating floor. Soaring ceilings & windows beautifully frame both bay and Mt Diablo views. Guest suite/office. Montclair and Orinda schools.
Photo tour @ www.MaryJaneMcConville.com



MONTCLAIR
2220 Arrowhead Drive
Gorgeous New Construction coveted Montclair Hills. light and stunning wooded. Open layout w/ vaulted FLR & FDR, cooks kitchen, room & more. Accessible decks for in/outdoor entertaining.
Nahid Nassiri 339.8400~339.4550

MONTCLAIR
8008 Broadway Terrace
Custom built by owner w/ est materials this home has conveniences combined elegant beauty of a traditional in Montclair, it offers of both urban/suburban life exceptional yard and picture European setting.
Nahid Nassiri 339.8400~339.4550



NORTH BERKELEY
180 TAMALPAIS
1st time on the market since built in 1926. Stunning living w/ beamed ceiling. Spectacular views.
Mary Hanna 899.6333~485.5119

* TO BE ANNOUNCED

Our 2005 Home Sales

Thank you for your confidence

PROPERTY / LISTED PRICE / SOLD PRICE

140 ESTATES DR \$2,380,000 \$2,350,000
2125 10th Ave. \$2,200,000 \$2,245,000
5200 MASONIC AVENUE \$1,885,000 \$1,575,000
25 WOOD COURT \$910,000 \$1,500,000
7075 BROADWAY TER \$1,550,000 \$1,500,000
217 GRAVATT DR \$1,495,000 \$1,500,000
3000 CLAREMONT AVE \$1,250,000 \$1,490,000
1767 INDIAN WAY \$1,100,000 \$1,300,000
18 Oval Rd \$1,240,000 \$1,300,000
5110 CROCKETT PL \$1,295,000 \$1,295,000
7315 SNAKE RD \$1,290,000 \$1,290,000
6850 EXETER DR \$1,195,000 \$1,280,000
5525 BALBOA DRIVE \$1,150,000 \$1,250,000
20 NORTHBATE AVE \$295,000 \$1,230,000
5062 COCHRANE AVE \$975,000 \$1,222,000
715 ROSEMOUNT RD \$1,200,000 \$1,200,000
8200 GARDER ST \$945,000 \$1,150,000
78 SONIA STREET \$895,000 \$1,100,000
1029 AQUARIUS WAY \$1,100,000 \$1,075,000
2700 8TH AVE \$859,000 \$1,053,000
1111 ALVARADO DR \$949,000 \$939,000
161 KIMBERLIN HEIGHTS DR \$895,000 \$1,050,000
6625 Elmore Drive \$1,050,000 \$1,050,000
2876 CARMEL ST \$995,000 \$1,041,000
4340 TURNER AVE \$849,000 \$1,034,000
26 MALL CT \$795,000 \$1,031,000
1925 Astor Ave \$865,000 \$1,000,000
6251 CASTLE DR \$999,000 \$1,000,000
957 ROSE AVE \$895,000 \$1,000,000
6625 Elmore Drive \$1,050,000 \$999,000
8249 Skyline Circle \$999,000 \$980,000
61 APLEGATE WAY \$949,000 \$980,000
61 CORTE DEL CABELLO \$995,000 \$967,000
186 HERMOSA AVE \$920,000 \$955,000
1906 HOOVER AVE \$799,000 \$952,500
6676 PINE NEEDLE DR \$725,000 \$952,000
2824 BURTON DR \$849,000 \$950,000
2865 Broadway St \$1,070,000 \$950,000
1865 BRENTWOOD RD \$825,000 \$950,000
1858 MELVIN RD \$929,000 \$949,000
2500 Stockbridge \$875,000 \$930,000
5251 MASONIC AVE \$749,000 \$920,000
2 MELVIN CT \$829,000 \$915,000
5332 BOYD AVE \$729,000 \$910,000
5394 ELAINE CT \$895,000 \$900,000
4611 OAK HILL RD \$899,000 \$900,000
5699 MERRIEWOOD DR \$829,000 \$900,000
1915 WRENCH STREET \$799,500 \$900,000
6380 WOOD DR \$855,000 \$890,000
2200 TIFFIN RD \$699,000 \$891,200
1033 ROSE AVE \$849,000 \$890,000
3159 MARYOLA CT \$869,000 \$880,000
5747 GRISBORNE AVE \$699,000 \$875,000
3832 CANON AVE \$799,000 \$867,000
129 COLGATE DR \$825,000 \$865,000
1717 INDIAN WAY \$749,000 \$861,000
11840 FOOTHILL WY \$750,000 \$860,000
60 WILDWOOD AVE \$695,000 \$850,000
1311 EXCELSIOR AVE \$850,000 \$850,000
1349 Contra Costa Drive \$749,000 \$850,000
7049 THORNHILL DR \$745,000 \$850,000
28 Spy Glass Hill \$799,000 \$840,000
96 Glen Eden AVE \$749,000 \$840,000
2407 IVY DR \$850,000 \$840,000
7000 EXETER DR \$739,000 \$829,000
6756 SNAKE RD \$699,000 \$825,000
702 STANNAGE AVE \$729,000 \$820,000
100 RISHELL DR \$675,000 \$815,000
10 El Patio Street \$749,000 \$815,000

PROPERTY / LISTED PRICE / SOLD PRICE

1740 MOUNTAIN BOULEVARD \$749,000 \$813,000
4216 TERRACE ST \$810,000 \$810,000
4501 ELINORA AVE \$619,000 \$809,500
744 CALMAR AVE \$685,000 \$808,000
1381 ROSE ST \$749,000 \$807,000
5442 CLAREMONT AVE \$749,000 \$805,000
26 RAMONA AVE \$629,000 \$801,000
101 Pine Hill Lane \$699,000 \$801,000
1032 KETH AVE \$620,000 \$800,000
4032 WATERHOUSE RD \$749,000 \$800,000
114 OLIVE AVE \$749,000 \$800,000
5125 LEONA ST \$729,000 \$790,000
295 SEQUOYAH VIEW DR \$799,000 \$785,000
21555 LAKE CHABOT RD \$799,950 \$780,000
306 OAKLAND AVE \$825,000 \$779,112
2712 W HARRISON STREET \$779,000 \$775,000
2940 Pine AVE \$799,000 \$775,000
1225 90TH AVE \$769,000 \$769,000
6829 SNAKE RD \$675,000 \$765,000
6605 Evergreen Ave \$499,000 \$765,000
2325 LEIMERT BLVD \$659,000 \$760,000
2600 KINGSLAND AVE \$700,000 \$760,000
1140 BURNBURY AVE \$749,000 \$750,000
6718 HEATHWOOD DRIVE \$769,000 \$750,000
5157 SHAFER AVE \$729,000 \$756,000
4656 DAVENPORT AVE \$599,000 \$756,000
546 30TH ST \$755,000 \$755,000
1534 JULIA ST \$754,000 \$754,000
78 ELYSIAN FIELDS DR \$689,000 \$751,150
1140 BURNBURY AVE \$749,000 \$750,000
9456 Pebble Beach Drive \$629,000 \$750,000
1727 PARKER ST \$695,000 \$750,000
379 STATEN AVE \$749,000 \$749,000
8909 SAGE RD \$689,000 \$745,000
1812 SCHILLER ST \$724,500 \$745,000
1202 PERALTA AVENUE \$595,000 \$745,000
37 MUTH DR \$789,000 \$740,000
1169 Camille Court \$729,000 \$739,000
3800 PATTERSON AVE \$689,000 \$735,000
3760 Malcom Avenue \$695,000 \$735,000
1815 CLEMENS RD \$599,000 \$735,000
3081 GUIDO ST \$739,000 \$730,000
6338 VALLEY VIEW RD \$660,000 \$730,000
4641 PARK BLVD \$689,000 \$730,000
2012 MELVIN RD \$629,000 \$730,000
2615 8TH AVE \$725,000 \$725,000
2846 MCARTHUR BLVD \$725,000 \$725,000
1781 CASTERLINE RD \$649,000 \$725,000
3836 LYMAN RD \$699,000 \$725,000
1031 HEARST AVE \$715,000 \$720,000
6123 DONCASTER PL \$639,000 \$720,000
4137 LYMAN RD \$669,000 \$718,000
4028 Ardley AVE \$675,000 \$715,000
4399 TERRABELLA PL \$699,000 \$715,000
224 Inverness Court \$599,000 \$715,000
7333 SUNKIST DR \$699,000 \$710,000
7333 SUNKIST DR \$689,000 \$710,000
574 SUPERIOR AVENUE \$699,000 \$710,000
1423 GLEN DRIVE \$679,000 \$710,000
4021 LYMAN RD \$679,000 \$705,000
4061 Forest Hill Avenue \$649,000 \$700,000
2032 CLEMENS RD \$659,000 \$700,000
832 RAMONA AVE \$585,000 \$700,000
274 COVINGTON ST \$679,000 \$700,000
3941 ELSTON AVENUE \$599,000 \$694,000
2212 Buena Vista Av. \$699,000 \$690,000
1201 BRICKYARD WAY \$675,000 \$690,000
1552 Holman Road \$599,000 \$690,000
3991 WATERHOUSE RD \$619,000 \$690,000

PROPERTY / LISTED PRICE / SOLD PRICE

1299 PARKER ST \$599,000 \$585,000
3729 WILSON ST \$549,000 \$585,000
2238 CALIFORNIA ST \$519,000 \$580,000
495 LEWIS AVE \$599,000 \$575,000
3881 FOREST HILL AVE \$599,000 \$575,000
1032 COURT ST \$609,000 \$575,000
168 MAIDEN LANE \$687,000 \$575,000
5607 MERRIEWOOD DR \$679,000 \$565,000
5014 DUBLIN AVE \$679,000 \$562,500
565 BELLEVUE AVE \$595,000 \$562,500
1155 WASHINGTON AVE \$695,000 \$560,000
3926 WOODRUFF AVE \$649,000 \$560,000
3500 MALCOLM AVE \$625,000 \$560,000
3008 Pickford Way \$579,000 \$567,000
6323 WESTWOOD DR \$619,000 \$565,000
5478 BANKST DR \$529,000 \$560,000
4500 CLAREWOOD DRIVE \$599,000 \$560,000
4284 ATLAS AVE \$619,000 \$560,000
3231 CALIFORNIA ST \$535,000 \$560,000
665 HAAS AVE \$635,000 \$560,000
33 MERRIEWOOD CIR \$629,000 \$560,000
2419 MCGEE AVE \$589,000 \$560,000
5478 BANKST DR \$529,000 \$560,000
799 MANDANA BLVD \$639,000 \$548,000
9301 MILL RILL AVE \$589,000 \$548,000
1735 7TH AVE \$598,888 \$545,000
9401 Marillo Ave. \$595,000 \$545,000
566 ATHOL AVE \$599,000 \$545,000
47 SHADOW MTN \$599,000 \$541,800
2415 WARD ST \$685,000 \$540,000
6234 Pebble Beach Drive \$629,000 \$540,000
438 E MERLE CT \$625,000 \$540,000
3901 LYMAN RD \$639,000 \$539,000
1066 GLENDORA AVE \$639,000 \$539,000
43 MISSION HILLS ST \$599,000 \$535,000
1605 CHANNING WAY \$535,000 \$533,500
233 Chabon Ct \$629,950 \$531,000
3850 BAYO ST \$499,000 \$525,000
662 Alton St \$499,000 \$525,000
1046 ELBERT ST \$569,000 \$520,000
1423 WILLOW ST \$619,000 \$520,000
6214 BRITANNY AVE \$589,000 \$520,000
7615 CIRCLE HILL DR \$565,000 \$520,000
39 DEL MAR AVE \$649,000 \$520,000
3487 MARGARITA AVE \$599,000 \$515,000
1426 GREENFIELD DR \$599,000 \$515,000
1425 7th Ave \$589,000 \$515,000
614 EVERETT ST \$549,000 \$515,000
916 E 21ST ST \$529,000 \$510,000
6539 MORRIS ST \$549,000 \$510,000
1 KELTON COURT \$595,000 \$508,000
3880 FRUITVALE AVE \$610,000 \$500,000
4626 PARK BLVD \$579,000 \$507,555
2137 SILVER CREEK CIR \$569,000 \$505,000
63 SERENO CIR \$510,000 \$505,000
746 CITY WALK PL \$579,000 \$502,000
3202 CHAMPION ST \$489,000 \$500,000
5315 COLE ST \$570,000 \$500,000
474 LEWIS AVENUE \$589,000 \$500,000
7600 CIRCLE HILL DR \$449,500 \$500,000
3015 MURKIN AVE \$510,000 \$500,000
3015 REVERE AVE \$549,950 \$500,000
13880 Tahiti \$575,000 \$500,000
4538 REINHARDT DR \$599,000 \$500,000
3767 LINDHOLM AVE \$519,000 \$500,000
8073 PINETHROPE ST \$530,000 \$500,000
1331 PINVIEW LN \$575,000 \$500,000
3711 FIELD ST \$549,000 \$500,000
385 51ST ST \$559,000 \$500,000

PROPERTY / LISTED PRICE / SOLD PRICE

3225 CLYDESDALE WAY \$550,000 \$575,000
3400 BROADWAY TERRACE \$499,000 \$575,000
4665 Fair Avenue \$579,025 \$572,000
1361 SANDELLIN AVE \$539,000 \$570,000
2126 SANTOS ST \$498,000 \$570,000
431 LEWIS AVE \$499,000 \$570,000
3806 CLARK STREET \$597,500 \$570,000
6091 CALLE DE AMOR \$549,000 \$570,000
3640 SHORE AVE \$495,000 \$560,000
3677 MIDVALE AVE \$569,500 \$560,000
3677 WILSON AVE \$475,000 \$565,000
530 VICTORIA CT \$547,000 \$564,500
781 Outlook Avenue \$529,000 \$560,000
2624 MAXWELL AVENUE \$560,000 \$560,000
2425 BRITANNY CT \$555,000 \$560,000
525 MONTE VISTA AVE \$499,000 \$560,000
3640 SHORE AVE \$495,000 \$560,000
4042 CANON AVE \$579,000 \$555,000
323 MONTE VISTA AVE \$444,500 \$551,000
709 GREENLY DR \$489,000 \$550,000
3660 Calafia Ave \$499,999 \$550,000
927 MARLETA RD \$553,500 \$550,000
7609 GREENLY DR \$489,000 \$550,000
5412 NORMANDIE AVE \$525,000 \$540,000
3456 WEST ST \$545,000 \$535,000
4642 ALDEN AVE \$499,000 \$530,000
1930 55TH AVE \$499,000 \$530,000
8032 GREENLY DRIVE \$399,000 \$527,000
5040 DAISY STREET \$499,000 \$525,000
640 Crescent Street \$519,900 \$519,900
3530 66TH AVE \$399,000 \$519,000
38 WOOD ST \$499,000 \$515,000
7607 STERLING DR \$409,000 \$511,000
1056 73RD AVE \$450,000 \$510,000
1302 CAMPBELL ST \$509,950 \$509,950
578 MAUD AVE \$505,000 \$505,000
2001 MACARTHUR BLVD \$414,000 \$505,000
8341 OUTLOOK AVE \$499,000 \$505,000
2182 MONTGOMERY ST \$469,000 \$500,000
326 87TH AVE \$509,000 \$500,000
4661 WHITE SANDS CT \$449,000 \$500,000
7609 CREST AVE \$474,000 \$500,000
2615 60th Ave \$475,000 \$495,000
3027 SEMINARY AVE \$499,000 \$492,000
6520 Dover Street \$489,000 \$489,000
119 PRED A STREET \$400,000 \$488,000
1447 70TH AVE \$440,000 \$485,000
725 E 21ST ST \$459,000 \$483,000
4104 COYOTE CIRCLE \$434,950 \$482,000
2041 OREGON ST \$449,000 \$482,000
3496 WOODRUFF AVE \$429,000 \$480,000
1738 10th St \$399,000 \$475,000
934 Blenheim St \$465,000 \$465,000
4576 THOMPSON ST \$389,000 \$462,000
3027 HUMPHIRE AVE \$419,950 \$460,000
2626 BENUELE AVE \$399,000 \$460,000
3131 MABEL ST \$480,000 \$460,000
1900 PARK AVE \$429,000 \$460,000
3800 Suter Street \$424,950 \$460,000
2043 Galway Dr \$459,000 \$459,000
1136 ADAMSON DR \$435,000 \$456,000
2748 TICE CREEK DRIVE \$459,900 \$455,000
330 VERNON ST \$398,000 \$450,000

PROPERTY / LISTED PRICE / SOLD PRICE

2278 E 17TH ST \$429,000 \$450,000
5834 SHATTUCK AVE \$475,000 \$450,000
736 NEVADA ST \$449,000 \$449,000
3535 66TH AVE \$399,000 \$443,300
3956 EDGEWOOD PL \$399,500 \$440,000
7630 GREENLY DR \$349,000 \$440,000
4038 TULINGTON ST \$379,000 \$440,000
2766 PLEASANT ST \$439,000 \$440,000
940 35th St \$399,950 \$440,000
5456 RUTH AVE \$449,950 \$438,000
1914 EVERETT ST \$425,000 \$435,000
2828 EASTMAN AVE \$430,000 \$430,000
2937 PARTIDGE AVE \$419,000 \$430,000
330 PARK VIEW TER \$399,000 \$430,000
6001 RIVER VENTURA AVE \$349,000 \$420,000
8362 GOLF LINKS RD \$385,000 \$422,000
1504 50TH AVE \$425,000 \$420,000
4071 AGUA VISTA ST \$428,000 \$420,000
887 52ND ST \$439,000 \$415,000
10704 ACALANES DR \$395,000 \$415,000
4207 AGUA VISTA ST \$350,000 \$412,500
565 BELLEVUE AVE \$429,000 \$412,500
644 Sterling Drive \$385,000 \$410,000
2419 BARTLETT ST \$385,000 \$409,000
1905 69TH AVE \$375,000 \$385,000
602 DOUGLAS AVE \$389,999 \$385,000
457 MILTON ST \$325,000 \$379,000
9637 E ST \$369,000 \$375,000
499 ESTUDILLO AVE \$329,000 \$370,000
1517 76TH AVE \$360,000 \$366,000
2604 32ND AVE \$335,000 \$365,000
3563 Brookdale \$338,888 \$360,000
1305 BULLHEAD WAY \$334,900 \$355,000
7630 HILLSIDE ST \$339,000 \$350,000
360 VERNON ST \$330,000 \$350,000
7021 FAVER ST \$334,000 \$347,000
407 CREST ST \$325,000 \$330,000
466 Crescent Street \$330,000 \$330,000
7524 RUSDALE ST \$305,000 \$330,000
2549 PINE KNOLL DR \$329,000 \$329,000
1132 RUNNING SPRINGS RD \$329,000 \$329,000
2236 87TH AVE \$335,000 \$325,000
007 Orange Street \$273,500 \$325,000
1470 13TH ST \$295,000 \$325,000
1638 18th Avenue \$300,000 \$320,000
6 CATHIN DR \$310,000 \$320,000
505 PERKINS ST \$249,000 \$310,000
567 OAKLAND AVE \$270,000 \$310,000
9801 WALNUT ST \$295,000 \$308,000
385 Jayne Avenue \$299,000 \$305,000
301 OLIVERA RD \$279,000 \$295,000
2868 18TH AVE \$285,000 \$295,000
1937 VICKSBURG AVE \$295,000 \$285,000
2901 MCARTHUR BLVD \$272,000 \$284,000
2308 WALTERS WAY \$260,000 \$260,000
Santa Rita Avenue \$218,000 \$230,000
VALLEY VIEW RD \$165,000 \$202,000
730 24TH ST \$103 \$75,000 \$72,500

Let us represent you when you decide to sell or purchase a home!
Meet our full-time professional staff:

Rochelle Anthony 510.899.6321
Joe Ashton 510.899.6323
Mark Attiara 510.899.6300
Pamela Aziz 510.899.6367
Taisce Ballesterio 510.899.6332
Patricia Bennett 510.339.4555
Jack Brennenman 510.339.4557
Sue Caro 510.899.4284
Seki Chikami 510.899.6303
Kelly Clark 510.899.6308
Tom Craig 510.899.6338
Nader Davari 510.339.4556
Marius Duvalle 510.899.4788
Nicole Edgar 510.899.6363
Stacy Einsidler 510.899.6383
Timothy Fairley 510.899.6365

Claudia Finkle 510.899.6322
Pamela Finney 510.899.6326
Michael Gallagher 510.899.6329
Michael Garza 510.899.6368
Kimberly Gates 510.339.5770
Rosemary Greene 510.899.6305
Phyllis Grigsby 510.899.6

SMART TIPS FOR:

Windows

READER'S DIGEST

Here's how you can give your windows a smart new look:

- Use curtain jewelry — a star mounted on a valance, for instance — to add interest to the top or bottom of your curtains.
- Change the appearance of your window by experimenting with the placement of curtain holdbacks and how you attach the curtains to them.
- The higher the top of the curtain and the higher the holdback, the longer your window will look.
- Leaving a lot of fabric draped in the center softens the window and makes it look more elegant.
- Attach fabric to the top of a roman shade with buttons so you can change it for different seasons.
- Simply unbutton the spring fabric and button on the winter fabric.
- When you want privacy but not a complete absence of light or scenery, use a shade that pulls up from the bottom.

Here's how to keep your windows clean:

- Windows will stay cleaner during the winter if you remove the screens. Water from rain coming through a metal screen will leave stains on the windows that are difficult to remove.

The Open Home Guide starts on B18.

Open Sunday 2-4 pm



417 Evelyn Avenue - Albany
Spacious 2 bedroom, 2 bath Condos.
 Updated kitchens, granite countertops, new appliances, fireplaces, private balcony and 2 parking spaces in a Security Bldg. Walk to Albany Schools, BART and El Cerrito Plaza.
\$350,000 - \$440,000

Security Pacific
 Real Estate Brokerage

Carylon Dopp
 Certified Residential Specialist
 510-701-7181
 www.carylon.com



MONTCLAIR

MICHAEL GARZA
REALTOR®

(510) 899-6368

(510) 339-8400

mgarza@mbhr.com



256 Los Altos Drive, Kensington

This beautiful 1950's ranch style home is located in Kensington next to Tilden Park. It has two plus bedrooms, two full baths and two fireplaces. Plus room can easily be used as a spare bedroom or office.

Price To Be Announced

Coming Soon...

SOARING SPACE AND ELEGANT DESIGN COMBINE AT ROSEWOOD ESTATES. Our latest collection of luxury residences has all the space a growing family needs...and more. Four gorgeous floorplans with up to 3,679 sq. ft. of living area are situated on sites that average over 8,000 sq. ft. Comfortable, inviting spaces include large family rooms, spacious secondary bedrooms, dens and bonus rooms (per plan). Plus, one cannot overlook the stunning exteriors in Normandy, Queen Anne, Cottage and Georgian architectural styles.

Located on the upscale east side of Tracy, just steps from a fully equipped park, Rosewood Estates gives your family room to grow. From the low \$700,000's. (209) 834-1031



Rosewood Estates

Room to grow. And then some.



Prudential
 California Realty

FEATURED HOMES

BERKELEY	OAKLAND	OAKLAND	OAKLAND	OAKLAND
1395 Grizzly Peak Custom 4+BR/2.5BA Panoramic Views. Indoor pool, hot tub + more! Mariella Lanier-Green (510) 834-2010	1925 Mediterranean 4BR/1.5BA 1920s Medit. Fab. level yard + garden. Move-in condition. Dolores Thom (510) 834-2010	Sunday 2-4:30 4242 Norton Avenue - Lovingly maintained 3+BR/2.5BA home in Redwood Heights. MaryDresser.com (510) 339-9290	Sunday 1-4 650 61st St. Completely renovated bungalow. 3BR/2BA. Truly gorgeous! Jake McTigue/Lisa Pino (510) 868-1400	Sunday 1-4 49 Moss Ave. 2BR/1BA Beauty w/1BR/1BA au pair. Great location. Anita Becker (510) 868-1400
OAKLAND Sunday 2-5 1754 Manzanita Drive. Dramatic new 4BR/3.5BA Construction w/Bay view. Leah Younger (510) 339-9290	OAKLAND Sunday 2-4:30 3250 Coolidge Avenue - New Listing! Charming 3BR/1BA Mediterranean in Laurel District. Gene Boomer (510) 339-9290	Thinking about a career in Real Estate? Try our Real Estate Simulator and find out what it's like! Go to www.prurealty.com/career/hills		CONTRA COSTA Sunday 2-4 1001 Lupine Ct., Richmond. Like new! 4BR/2.5BA, 1,714 sqft. updated kitchen. (510) 527-9800
Sunday 1-4 6615 Gunn Drive, Montclair. 3BR/2BA Contemporary in wooded Tahoe-like setting. Dresser/Garfinkle (510) 339-9290	Sunday 1-3:30 8359 Iris St. Sweet 3BR in good condition on great street. Tara Banks (510) 834-2010	Sunday 2-4:30 4501 Malcolm Ave. 3+BR/2BA single-level rancher. View, large lot! Irma Baldrige (510) 834-2010	Sunday 2-4:30 1863 Clemens Road - Wonderful 2BR/2BA Mediterranean in Oakmore district. Gina Rogers (510) 339-9290	Sunday 1-4 6348 Conlon, El Cerrito. Move-in condition Convenient location. Call Lara. Lara Ghiassi (510) 527-9800
Sunday 2-4:30 7826 Crest Ave. Remodeled 2BR/1BA w/cottage + view! Kathrina Verzosa (510) 834-2010	Sunday 2-4:30 424 Staten St. #107 - Big 2BR/2BA w/patio near lake, transp. Aleso & Vickie (510) 428-0900	Sunday 2-4 425 Orange St., #106 1BR/1BA condo, sunny, close to everything David Pleasants (510) 868-1400	Sunday 2-4 725 Main St., Richmond 3BR/2.5BA Newer home. Jeanette Vento (510) 845-0211	Sunday 2-4 1707-1709 19th Ave. 2 Houses on 1 lot. Great income property Victorian. Sara Lieu & Vivian Tzu (510) 834-2010
Sunday 1-4 338 Fairmount. 2BR/2BA remodel. Bamboo floors, recessed lighting. Jeanette Vento (510) 845-0211	DUBLIN Sunday 1-4 7548 Odyssey Way, Dublin. Like new 3BR/2.5BA. Landscaped. Dennis Millard (510) 610-1012	BERKELEY Sunday 2-4:30 8 & 8A Panoramic Place. 2 Fixer cottages on huge lot! Wendy Kashiwa (510) 868-1400	HAYWARD Sunday 2-5pm 603 Atherton Pl. Pristine townhome Near growing downtown. 2BR/2BA w/fireplace. Helgeson/Crandall (510) 868-1400	CONTRA COSTA Sunday 1-4 6005 Felix Ave., Richmond View. 4BR/3.5BA, art studio, spa, Bay view. Pristine! Barbara Hopper (510) 845-0211

Looking for an exciting and challenging career?

FREE TRAINING

CALL KAREN
 800-499-5551

open home virtual album

Forecast

FROM PAGE B7

One of the major factors limiting price gains in the year ahead will be a withdrawal of some of the investor and speculative demand for housing, he said. Rising interest rates and tightened scrutiny on short-term, exotic mortgages such as the pay-option adjustable-rate mortgage will curtail that demand, he said.

Don't, however, think that housing is going down the tubes.

Glassman agreed that home-price gains overall will moderate, and said some markets — notably those in southern Florida, the New York area and much of California — could see real estate performance that is weaker than the national numbers.

But Glassman said the overall economy remains in good shape, and that will mitigate any downturn in housing. "It looks like a pretty good, if not booming, backdrop for housing," he said.

In fact, David Lereah, chief economist for the National Association of Realtors, said even with projected declines, 2006 should be the second-best year ever for home sales.

Existing-home sales, expected to rise 4.7 percent to 7.1 million this year, are likely to decline 3.7 percent in 2006 to 6.84 million, according to the NAR forecast, which is not as pessimistic as Fannie Mae's outlook. New-home sales, projected to increase 7 percent to 1.29 million in 2005, are forecast to drop 4.8 percent to 1.23 million next year — that would also be the second best on record.

"Home sales are coming down from the mountain peak, but they will level out at a high plateau — a plateau that is higher than previous peaks in the housing cycle," Lereah said. "This transition to a more normal and balanced market is a good thing."

Buyers will find the most relief. As home-price gains moderate and sellers face longer market times, buyers will have more time to choose among listings and be able to negotiate better deals when they do. Although mortgage rates will be

higher, perhaps reaching 6.5 percent by the end of 2006, they will still be low by historical standards.

Sellers who set unrealistic asking prices are likely to see houses languish if they don't bring their expectations down, real estate agents say. Multiple offers and bidding wars will disappear in all but the hottest markets, and sellers will need to have homes on the market in tip-top shape to bring top dollar.

Three potential threats to a healthy housing market seem highly unlikely to materialize in 2006, economists and analysts say.

First, a presidential task force studying an overhaul of the U.S. tax code has recommended that the deduction for mortgage-interest payments be curtailed. The deduction allows homeowners who itemize to write off the cost of interest on mortgages of up to \$1 million.

Just the suggestion of scaling back that benefit has sent the housing trade groups into overdrive as they lobby against the proposal, a version of which has been floated many times in the past to no avail. The NAR was the first to dial up

the rhetoric:

"All homeowners will suffer if this policy is enacted, whether they take advantage of the mortgage interest deduction or not," said NAR President Thomas M. Stevens, senior vice president of NRT Inc., from Vienna, Va. "Reducing the mortgage interest deduction would drive down home values and have a devastating effect on the housing market as well as the nation's economy."

The chance of any tax reform, let alone tax reform that takes away the mortgage-interest deduction, passing in 2006 is virtually zero, given it is a congressional election year. And don't expect anyone to advance the idea in 2007 or 2008 either. Surveys show anywhere from 68 percent to 85 percent of U.S. homeowners would oppose any change in the mortgage deduction.

Second, Congress is considering legislation that would step up oversight of Fannie Mae and Freddie Mac, the giant mortgage agencies whose job it is to keep residential-lending markets liquid. Mortgage markets could be rattled if new rules severely restrict the ac-

Sellers who set unrealistic asking prices are likely to see houses languish if they don't bring their expectations down, real estate agents say. Multiple offers and bidding wars will disappear in all but the hottest markets, and sellers will need to have homes on the market in tip-top shape to bring top dollar.

tivity of the two, but Seiders said at this point reforms look benign.

And third, mortgage rates might not remain as tame as economists think. While there is widespread faith that the Federal Reserve will halt its rate-hike campaign early next year in the belief inflation is under control, there are no guarantees. Still, most real estate economists say long-term mortgage rates would have to hit 8 percent or more to significantly hurt housing.

"Provided that interest rates continue to remain fairly low and constant, our current housing market will remain strong," said Neil B. Garfinkel, a real estate attorney with

Abrams Garfinkel Margolis Berg LLP in New York.

"While there has clearly been a cooling in the marketplace, I don't think this is a 'bubble' rather than a return to economic malady or equilibrium in the real estate market," Garfinkel said.

"This type of real estate market is positive," he said. "How there continues to be a discussion of a 'devastating real estate market,' there will be a chilling effect on the market which could lead to a self-fulfilling prophecy."

PLEASE RECYCLE

The Weekly Sales can be found in the Auto Section on page D5.

www.GENEBOOMER.com

Just Listed
Open Sunday
Jan. 15th
2-4:30pm



3250 Coolidge Ave.

\$515,000

Sunny Laurel Mediterranean 3 bd/1 ba. Living room with fireplace, formal dining room, hardwood floor, kitchen with breakfast area. Fenced yard with deck

"The Real Baby Boomers"



www.GeneBoomer.com
Prudential California Realty
2077 Mountain Blvd., Oakland CA



Legend Award
Fine Homes Specialist
Gene@GeneBoomer.com
Cell Phone (510) 384-8834

"I provide direct, supportive and ethical service to fun, positive and motivated Sellers and Buyers"

FABULOUS ELMWOOD CONDOMINIUM

OPEN SUNDAY
2-4:30 PM



Offered at
\$475,000

3154 A College Avenue, Berkeley

This 1919 vintage condominium is in the heart of bustling College Avenue with its fabulous cafes, shops and restaurants. In an ideal commute location, near both Rockridge BART and Hwy. 24. UC Berkeley is also nearby. Spacious 1 bedroom unit, with large living and dining rooms, a fireplace and gleaming hardwood floors.



Mary Dresser
510-325-2124

www.marydresser.com

Oakland Specialist since 1990



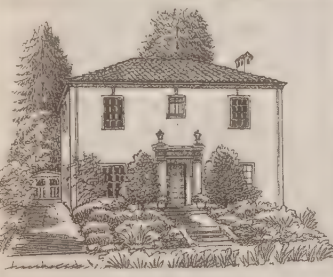
CROCKER HIGHLANDS

Coming Soon

Charming 1925 Mediterranean features lovely formal rooms, fireplace, hardwood floors, French doors to fabulous level backyard & garden, 4 bedrooms and 1 1/2 baths. A very nice home with original architectural detail and many recent upgrades.

Visit www.DoloresThom.com for photos & more information and to view all active East Bay listings.

Dolores Thom
Fine Homes Specialist
510/834-2010 Office
510/835-6080 VM
510/290-1218 Cell



777 Trestle Glen Road
Offered at \$915,000



FABULOUS REDWOOD HEIGHTS HOME

OPEN SUNDAY
2-4:30 PM



Offered at
\$799,000

4242 NORTON AVE

3 Bedrooms, 2 1/2 baths, Spacious interior, with beautiful random plank oak floors. Large family room with half bath. Two-car attached garage. Gorgeous oak-studded lot, very quiet with private feel. Close to Avenue Terrace Park for kids.



Mary Dresser
510-325-2124
Oakland Specialist since 1990
www.marydresser.com



LA SALLE

- Strategic Approach to Real Estate Lending
- Economics Background
- Crocker Highlands Resident Since 1988
- Respected Among Realtors Throughout the Bay Area
- Will Provide Pre-approval Within 24 Hours Upon Request

coming soon

Exciting new construction near Tilden Park! The largest of three recent creations, this home offers beautiful Bay views, four bedrooms including luxurious master, three and one half baths, kitchen/family room with fireplace, formal dining and attached two-car garage. This is the one everyone has been waiting for! Offered at \$1,775,000

The GRUBB Co.
GRUBBCO.COM

DIANNE G. CROSBY

dcrosby@lasallefin.com

JUST LISTED



Sophisticated Bungalow Near Rockridge and Temescal

A tremendous amount of detail is apparent in this completely refurbished 1909 3BR/2BA home. Complimenting the original features, find all the current up to date amenities create a perfect mix of old and new. A home so beautiful you may never leave.

- Spectacular cottage kitchen, including a farmhouse sink with top of the line appliances and finishes
- Formal dining room with a striking fireplace, built-in wainscoting
- An impressive living room with pocket door entrances and tall coved ceilings
- Two stylish and chic bathrooms
- Lustrous oak hardwood floors
- Great deck with large beautiful landscaped yard
- New systems too numerous to list
- Expansive basement ready for your vision
- Minutes to BART, freeways, and Berkeley Bowl

650 61st Street
North Oakland
Open Sunday 1-4PM
Offered at \$649,000

Jake McTigue co/Listing with Lisa Pino
Prudential 510-868-1575



Jake McTigue
Direct line:
510-868-1575
jake@jakemctigue.com
For Photos visit
www.jakemctigue.com

JUST LISTED



Enchanting Bungalow in the Rockridge Garden District with an AUP

This spacious 2BD/1BA home also has a separate entrance to a 1BD/1BA au pair room. Great rental income. Close to Grand Avenue, Piedmont, and Lakeshore shops and dining

- Lustrous oak hardwood floors
- Elegant fireplace in living room
- Generous sun filled rooms
- Formal dining room with built-ins
- Charming updated bath
- Big eat in kitchen that leads to a fabulous deck and patio
- Designer colors
- Wonderful architectural details
- Thoughtfully updated keeping its magical charm
- Partial basement and attic for generous storage

Ross Garden
49 Moss Avenue
Open Saturday & Sunday 1-4
Offered at \$599,000
View a photo tour at www.anitahecker.com



Entertain, Laugh, Relax, Enjoy.
Love, Live - HOME

Anita Becker
Prudential California Realty
2095 Rose Street
Berkeley, CA 94709
510-868-1554

Can a high credit score help cancel mortgage insurance?

More questions how
perceives risk

BY ROBERT J. BRUSS

ANALYST
BOB: I have a FICO (Fair Credit) credit score of 750 and I'm still paying PMI (mortgage insurance)? —
JAN R.

JENNIFER: Congratulations on your superb FICO credit score. However, that has nothing to do with your obligation to pay PMI. When you bought your house or condo, you probably paid little or nothing down payment. Because of your high FICO credit score, your lender approved a high loan-to-value mortgage. But the lender required PMI to eliminate its high loan loss risk.

For you to achieve at least 20 percent equity in your house or condo, your mortgage lender to cancel PMI premium, which is unnecessary to protect the lender's 80 percent or lower mortgage. Until you have at least 20 percent equity, your lender still views the mortgage as a high risk, which requires the lender to protect the lender.

However, until your home loan is at least 24 months of on-time payments, most mortgage lenders will refuse to cancel PMI. Especially nasty lenders cancel PMI until the loan balance declines below 80 percent of original balance, ignoring your improvements and market appreciation.

What usually takes 10 to 15 years, depending on your interest rate, you have one of these really nasty lenders, my best advice is to work with a better lender who doesn't require PMI.

TO DETERMINE COST OF IS ON EXCHANGED PROPERTY

BOB: A few years ago, we did an Internal Revenue Code tax-deferred exchange of our property for a beautiful single house where we eventually lived. Following your advice, we rented that house until we moved in to our "dream" house. My question is what is our adjusted cost basis for this house? —
JAN W.

EDWARD: Of course, you should suggest you consult your local tax adviser for exact details. However, an easy way to establish your adjusted cost basis on property acquired in a tax-deferred exchange is to subtract from the purchase price the amount of deferred capital gain.

For example, suppose you paid \$200,000 for the rental property and you had a \$150,000 deferred capital gain on your old rental property. Subtracting the \$150,000 deferred capital gain results in a \$50,000 adjusted cost basis for the new property for which you paid \$200,000 in the trade. From that amount, don't forget to subtract depreciation you deducted on

the acquired rental house.

DEED WITH INCORRECT LEGAL DESCRIPTION CONVEYS NOTHING

DEAR BOB: My father-in-law resides in New Jersey in his own home. But he has been and continues to be the victim of financial exploitation. His grandson's wife recently had him sign a quitclaim deed (he has dementia and did not know what he was signing). The grandson's wife prepared the deed but she put the wrong block number on it. Is this enough to invalidate the transaction while the district attorney investigates the case? I am afraid the grandson and his wife will try to sell the house —
JoAnn D.

DEAR JoAnn: Elder abuse is a major nationwide problem. You were wise to call this situation to the attention of the local district attorney for investigation.

The general rule is a deed with an incorrect legal description of the property conveys nothing. That is

why it is so important the legal description on a deed be absolutely 100 percent accurate.

However, if the deed contains other evidence describing the property your father-in-law owns, such as street address or county parcel number, a court might rule such information prevails over an incorrect legal description in the deed.

I hope you will keep on top of this matter until the local district attorney investigates and takes action. You might wish to speak to a local real estate attorney about recording a "lis pendens" against the title to prevent a title conveyance.

IS A REVERSE MORTGAGE OR HOME EQUITY CREDIT LINE BETTER?

DEAR BOB: I am a senior citizen homeowner, age 68, who is, as you say, "Property rich and cash poor." My house, worth at least \$400,000, needs a new roof. Roofers estimate it will cost \$15,000 to \$20,000. My

daughter says I should take out a home equity loan at my bank. But when I ask her how I will afford the monthly payments on my limited retirement income, she says "Take the payments out of savings." She knows I have about \$35,000 in CDs but I don't want to touch that money except for an absolute emergency. What would you do in my very limited cash situation? —
Nancy R.

DEAR NANCY: I don't blame you for wanting to keep your \$35,000 li-

quid cash reserves. However, spending up to \$20,000 of that amount on a new roof would be the least costly of your alternatives. But it will leave you with depleted liquid reserves.

It sounds like you need increased monthly income to fully enjoy retirement. My suggestion is to consider a reverse mortgage which never requires repayment until you sell the home, move out for more than 12 months, or die. Meanwhile, you can enjoy any combination of

(1) monthly lifetime income, (2) lump sums as you need them, and/or (3) a credit line (except in Texas). As you correctly emphasize, a home equity loan requires monthly

See BRUSS, Page B14



ROBERT BRUSS

open sunday

OPEN SUNDAY 2-4:30. This truly lovely home was built with quality, has wonderful architectural appeal and a great location. Special features include magical front garden shown on HGTV's "Curb Appeal", cozy fireplace with built-in window seats, private back garden with deck, jacuzzi, level lawn and rose garden, hardwood floors, and stainless steel appliances. This three bedroom, two bath home also includes a detached two car garage with possible in law. Offered at \$725,000



3550 Calafia Avenue
Oakland

The GRUBB Co.
REALTORS
GRUBBCO.COM

MARY MERRICK
Office: 510.339.0400/315
mmerrick@grubbco.com



open sunday

OPEN SUNDAY 2-4:30. This charming one-level Craftsman has been fully remodeled with beautiful style consistent with the original detail! Three bedrooms, three full baths, formal dining room, family room and lovely gardens. A rare delight. Offered at \$850,000



2957 Pine Avenue, Berkeley

The GRUBB Co.
REALTORS
GRUBBCO.COM

BEBE MCRAE
Office: 510.652.2133/415
bmcrac@grubbco.com



THIS HOME WILL TAKE YOUR BREATH AWAY!



5656 LA SALLE BLVD., OAKLAND OPEN 1-4 SAT. & SUN.

This 3+ bedrooms 2 bath home restored to original beauty, with vintage appliances and refinished hardwood flooring. Great living room and dining room for entertaining with panoramic view! This home will take your breath away!

OFFERED AT \$995,000



SUSAN PERRY
Security Pacific RE
(510) 821-1585 Cell
(510) 662-8513 Direct



Gallagher & Lindsey
REALTORS



2500 Central Avenue - Alameda
FOR LEASE

Approx 2700 Square Feet
Prime Location
Close To Downtown

Suitable For Medical, Dental
Or
Professional Use

Darlene Gardner
REALTOR

510-748-1104 DarleneG@GallagherAndLindsey.com

New listing! Open Sunday, 1-5pm



23 Observation Place • Oakland

Luxurious Mediterranean-style home with Sweeping Bay View! Custom designed & build in 2001 located on a private court with an extravagant, 2 story entryway welcomes you in. Custom art lighting, chef's dream kitchen. Breathtaking master suite with private patio & warm Tuscan style bathroom. 3 additional bedrooms, 2.5 baths, 2 fireplaces & a beautiful courtyard with wall fountain. Unfinished great room at basement level.

Offered at \$1,688,000



Theresa D. Wang
Broker Associate
1-888-438-3330



Wangsd@earthlink.net

OPEN SUNDAY

1:30-4:30PM



2031 ASILOMAR DRIVE

Retreat from the city to this inviting and lovingly maintained three bedroom, two bath home in Oakland's desirable Montclair neighborhood. A well thought floor plan offers gracious one-level living and entertaining, with updated kitchen & baths, and a patio & garden, level out from the living room.

\$795,000



M. ELLEN LANCASTER
PREVIEWS Property Specialist
510-339-4724
camoves.com/mellen.lancaster
ellenlancaster.com

COMING SOON

Piedmont Pines

Stylish 4 bedroom, 2 bath Mid-Century home with SF bay view, wonderful backyard, delightful kitchen, great indoor-outdoor living, main living on one level, many upgrades.

Offered at \$895,000



Dian Hymer, CRS
Associate Broker
Previous Property Specialist
510-339-4777
Photo Tours At:
dianhymer.com



COLDWELL BANKER

Proudly Welcomes
SCOTT HILL
To Our Oakland-Piedmont Office

The best real estate professionals in Northern California practice their craft at Coldwell Banker. Now, we're delighted to announce that Scott Hill has joined our circle. Scott was raised in Piedmont and currently resides there with his wife and two children. Scott has a vast knowledge of the community, including its school system and community programs, and would be happy to work with you on any real estate needs you might have. Scott brings over seventeen years of business experience to the real estate industry, with a strong background in client relations and customer satisfaction. We think you'll find working with Scott as pleasurable as we have.

SCOTT HILL

510.339.4773 • scott.hill@camoves.com • www.camoves.com

iformiamoves.com



PIEDMONT - OPEN SUN 2-4:30 PM

38 Greenbank Ave.,
Piedmont

Stately 3+ bedroom, 2.5 bath in a desirable Piedmont neighborhood. Formal dining, family room with lovely outlook, 2 plus rooms, refinished wood floors, deck & a sunny yard with new lawn.

Offered at \$1,450,000



Dian Hymer, CRS
Associate Broker
Previous Property Specialist
510-339-4777
Photo Tours At:
dianhymer.com



www.38 Greenbank Avenue.com



Bruss

FROM PAGE B13

payments. If you are already short of cash, making monthly home equity loan payments will further deplete your cash.

A senior citizen reverse mortgage can solve your cash problem. The best place to find local reputable loan originators is at www.reversemortgage.org.

WHAT IF SELLER DOESN'T DELIVER TITLE?

DEAR BOB: I entered into a home purchase contract that was supposed to close on October 22, 2005. It has yet to close because the bank I am buying from does not yet have the title. What can I do? — Chantelle D.

DEAR CHANTELE: It sounds like you are buying a bank REO (real estate owned) foreclosure property. The bank should not be selling that property unless it al-

ready holds marketable title or unless the contract clearly disclosed the bank does not yet hold title. I suggest you and your real estate attorney read that sales contract very carefully to see what it says about conveying marketable title. If the bank misrepresented it held marketable title, the bank might be liable to you for damages.

Unless the bank can clear up its title problem quickly, I suggest you ask your attorney about suing the bank and recording a "lis pendens" (which means litigation pending)

against the title to that home. There is a possibility the bank realizes it sold to you for a bargain price and they can get a higher price from another buyer. Especially in a situation like this, don't trust the banker.

\$250,000 HOME SALE TAX BREAK AVAILABLE EVERY 24 MONTHS

DEAR BOB: Suppose I have

See BRUSS, Page B16



EL CERRILLO

944 Avis Drive
Live everyday like you retreat! Private, wooded lot. Over a third of an acre. Kitchen, 2 totally remodeled bathrooms (one like a spa), dining room. Central heat, car garage plus plenty of parking. Nice views.
\$789,900

Carl Schober/Old Time Realtors (510) 724-7600

SALES BEGIN THIS WEEKEND AT TERRA BELLA!

Start the new year right:
townhomes from
the high \$300,000s;
detached homes
from the \$500,000s

When you're ready for a new way of life, you won't find a better starting point than a Pulte community in Mountain House. From townhomes to traditional family homes, each offers comfortable master-planned living just steps from neighborhood parks and new schools. Plus all the advantages of a brand new home: the latest building technologies, your choice of finishes and Pulte's renowned customer care. Don't miss this weekend's first release at Terra Bella: sales centers are open daily 10-5; except Wednesday 1-5.



Pulte
The way it should be

CAMBRIDGE PLACE
NOW SELLING

Townhomes
2 to 3 bedrooms: Up to 1,857 sq. ft.
From the high \$300,000s
(209) 832-1017

GABLE LANE
NOW SELLING

Single-family Homes
3 to 4 bedrooms: Up to 2,341 sq. ft.
From the \$500,000s
(209) 830-1032

AMBERLEA
NEW RELEASE

Single-family Homes
4 to 6 bedrooms: Up to 3,187 sq. ft.
From the \$600,000s
(209) 221-6492

TERRA BELLA
FIRST RELEASE OF THE YEAR

Single-family Homes
3 to 4 bedrooms: Up to 2,131 sq. ft.
From the \$500,000s
(209) 832-0712

New Home, Town,
mountainhouse.net

MOUNTAIN HOUSE
TRIMARK COMMUNITIES, LLC

® and Mountain House are registered trademarks of Trimark Communities, LLC. All rights reserved. Square footages are approximate; map not to scale.

www.pulte.com



HERITAGE REAL ESTATE
FINE HOMES & ESTATES
HeritageRealEstate.com



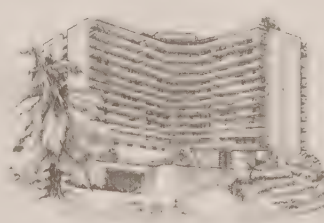
Diablo
\$5,250,000
5BR/3.5BA w/mstr BR en-suite
Approx. 5.5 ac. Fronting historic
Diablo Lake—incl. Personal dock.
Pool/spa. 2BR/1BA guest wing.
www.2358AlamedaDiablo.com

Janet Sweeney (925)314-1500



Berkeley
\$1,495,000 **Open**
4 Units. Located in Elmwood. 2-2 bed-
room units. 2-1 bedroom units. Formal
dining rooms. Fireplaces. Lush gardens.
Basement. Laundry. Ideal TIC, owners
plus income

2620 Stuart St.
Open Sun 2-4:00
Miriam Wilson (510) 339-8900



Oakland-Lake Merritt
\$675,000

3BR/2BA. Make this your home for
2006. Spacious 1774 sq. ft. co-op. FDR,
state-of-art eat-in kit, well appointed
master suite, and a 40' tiled terrace.
Enjoy the sweeping views of Lake
Merritt and the East Bay Hills. 24 hour
doorman service included. Call for
showing appointment.

Tom Erwin
510-339-8900

HeritageRealEstate.com
Listings. Tours. Open Homes.

We would like to thank the children
& parents of Montclair School & the
community for making the
2nd Annual Coat Drive
such a success (over 130 coats).
Thank You!

4911 La Salle Avenue Montclair
510.339.8900

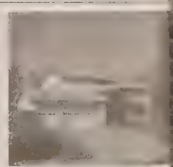
Test Drive A Career In
Real Estate, FREE!

Visit Our New Real Estate Simulator Today
www.HeritageRealEstate.com



Livermore
\$1,299,000
4BR/4BA. Beautiful new construction
in Vineyard Gate. Landscaped front
and back with gorgeous brand new
pool. Over 4000 sq. ft. in spacious floor
plan w/ wonderful kitchen. Could be
5th BR

C. Schliendorf (925)455-0505



Danville
\$945,000
4BR/3BA. Coming soon. Approx.
sq. ft. home has office/bonus
newer roof, huge 1/2 acre lot
like yard & pool. A rare find!
Call de-sac

Jerry Moriarty (925)314-1500



Marlborough
\$710,000
4BR/2.5BA. Kitchen open to dining,
living & fam rms. Fresh & clean. Great
backyard with patio and fruit trees.
Walk to Hidden Lakes Park. Trails,
Schools, DVC.

Kay Lanway (925)935-9100



San Ramon
\$710,000 **Open**
3BR/2BA. Approximately 1,587 sq. ft.
Located in the desirable Twin Creek
neighborhood and backs out to open
space.

442 Santander Dr.
Open Sun 2-4:30
Rob Gomberg (925)314-1500



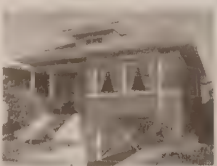
Danville
\$699,999
3BR/2.5BA. Gorgeous home w/ Mt.
Diablo views. Pride of ownership.
Seller will look at all offers. Amenities
incl: pool, club house, tennis courts,
etc.

Denise Ivaldi (925)314-1500



Dublin
\$609,900
2BR/2BA. If you missed the
come check out this model
like! Everything is upgraded
desirable floor plan. A must see!

Gina Boegel (925)455-0505



Alameda
\$589,000 **Soon**
2+BR/1BA. Coming soon! Darling
Craftsman w/ gorgeous light, built-
ins & hardwood floors. The house also
has an enormous useable basement,
garage, a sweet backyard and it is
near the best Alameda has to offer.
Andrea Gordon (510)339-8900



Livermore
\$589,000
3BR/2.5BA. Shows like a model home.
Extensively upgraded townhouse
that has barely been lived in. Slab
granite counters, cherry cabs, brand
new refrigerator incl. tile flooring in
kitchen and baths. Upgraded carpet.
Kevin Collins (925)455-0505



Danville
\$559,500
2BR/2BA. Sought after Rubicon.
Spacious, light, bright w/ beautiful
wooded view. Large living w/ fireplace
& dining. Gourmet kit-sub zero frig.
lots of storage. Den w/ wet bar.

The Schliendorfs (925)314-1500



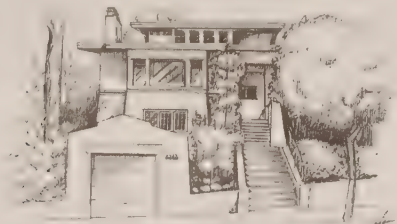
Lake Merritt
\$438,800 **Open**
1BR/1BA. This condo features
ceilings, built in floor to ceiling
hoganey bookcases & wood
frp. BA & Kit recently updated
in closet. 24 hr drmn service
492 Staten Ave #300
Open Sun 2-4:30
Victor Fierro (510)339-8900

DANVILLE • LAFAYETTE • LIVERMORE • MONTCLAIR

PACIFIC UNION

GMAC Real Estate

NEW GLENVIEW LISTING
OPEN SUNDAY, JANUARY 15, 2-4:30PM



Sheila Gallagher
510.338.1383

4342 Leach Avenue, Oakland
Offered at \$799,000

This delightful craftsman with upper level city views, spacious living room, exquisite dining room, roomy kitchen with family area, four bedrooms, two bathrooms, level out to deck/landscaped garden and one car garage, is conveniently located close to shopping, restaurants and transportation.



Jeffrey Neideman
510.338.1385

NEW LUXURIOUS PENTHOUSE LISTING
OPEN SUNDAY, JANUARY 15, 2-4:30PM



55 Fairmount Avenue #402, Oakland
Offered at \$599,000

Relish the luxury of ample living space and the breathtaking views which surround this wonderful 3 bedroom 2 bathroom one-level penthouse condominium. This renovated property features dramatic architecture, a separate dining room, and a spacious living room with a wood-burning fireplace and a cathedral ceiling. The living room and two bedrooms all open out onto the expansive deck permitting relaxing enjoyment of sun-drenched days and moon-draped nights. This property is nestled conveniently close to an abundance of activity options in the Piedmont Avenue, Lake Merritt, and Grand Avenue neighborhoods. Come take a look!

NEW JOAQUIN MILLER LISTING
OPEN SATURDAY & SUNDAY, JANUARY 14 & 15, 2-4:30PM



Anna Costella
510.338.1355

3515 Butters Drive, Oakland
Offered at \$799,000

On a gentle upslope lot in the Joaquin Miller area, close to parks, this split level contemporary home mixes warm wood tones and natural stone with high ceilings and recent updates. 3 bedrooms (including a master suite) and 2 baths, wood floors, stone fireplace, skylights, beamed ceilings, large kitchen with granite counters, 2-car garage with interior access, garden with pond and level area, decks. Approximately 1830 sq. ft. View photos: www.pacunion.com.



Vicki Woodhead
510.338.1334

NEW OAKLAND HILLS LISTING
OPEN SUNDAY, JANUARY 15, 2-5PM



5167 Saddle Brook Drive, Oakland
Offered at \$769,000

This wonderfully remodeled, all-level 3 bedroom, 2 bath Parkridge Estates home has the rare combination of an EXTRAORDINARY VIEW and a great yard! The remodeled kitchen adds to the beauty of this home with its cherry wood floors, maple cabinets and granite countertops; and the adjacent family room's fireplace is warm and inviting. The large lot (@ .25 acre per assessor's records) and the newly constructed deck make this the perfect place for entertaining or relaxing, and the nearby East Bay Regional Parklands trails let you commune with Mother Nature.

OPEN SUNDAY 2:00-4:30



MONTCLAIR \$1,595,000
707 CAMINO LENADA
Stylish new home on a very secluded lot. Only two blocks from schools. One-plus bedrooms, three baths. David Hikawa x1331

ADAMS POINT \$985,000
305 MACARTHUR BLVD. (Open 2-4)
Large, spacious units retaining original architectural details. 3 flats in front building: 2-2BR/1BA, 1-3BR/1BA. Detached 1BR/1BA updated cottage. Large lot. Jeffrey Himmel x1307

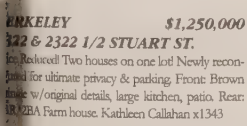


EL CERRITO \$825,000
2115 PINEHURST CT.
New Listing! Stylish 3+BR/2.5BA townhome in Mira Vista Country Club w/ fabulous Bay views across golf course. Spacious light-filled rooms, fireplace in family room. Large master. Leslie Avant x1341

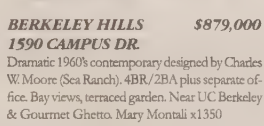


OAKLAND HILLS \$769,000
5167 SADDLE BROOK DR. (Open 2-5)
New Listing! Wonderfully remodeled, all level 3BR/2BA home in Parkridge Estates. Extraordinary views & a great yard. Remodeled kitchen, family room w/ fireplace. Vicki Woodhead x1334

ADAMS POINT \$599,000
55 FAIRMOUNT AVE. #402
New Listing! Luxurious 3BR/2BA Penthouse condo w/ breathtaking views. Dramatic architecture, dining room, fireplace. Expansive deck. Great location. Jeffrey Neideman x1385 & Joanna Hirsch x1366



BERKELEY \$1,250,000
322 & 2322 1/2 STUART ST.
Two houses on one lot! Newly reconstructed for ultimate privacy & parking. Front: Brown frame w/ original details, large kitchen, patio. Rear: 2BR/2BA Farm house. Kathleen Callahan x1343



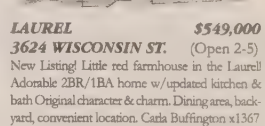
BERKELEY HILLS \$879,000
1590 CAMPUS DR.
Dramatic 1960's contemporary designed by Charles W. Moore (Sea Ranch). 4BR/2BA plus separate office. Bay views, terraced garden. Near UC Berkeley & Gourmet Ghetto. Mary Montali x1350



GLENVIEW \$799,000
4342 LEACH AVE.
New Listing! Delightful 4BR/2BA craftsman w/ upper level city views. Spacious living room, exquisite dining room, roomy kitchen w/ family area. Landscaped garden. Sheila Gallagher x1383



MONTCLAIR \$699,000
#1 EAST CIRCLE
New Listing! Enchanting bungalow nestled among ferns, roses & oak trees. 2BR/3BA, detached art studio, one car garage. Built in 1951. Kathy Flynn x1317



LAUREL \$549,000
3624 WISCONSIN ST. (Open 2-5)
New Listing! Little red farmhouse in the Laurel! Adorable 2BR/1BA home w/ updated kitchen & bath. Original character & charm. Dining area, back yard, convenient location. Catia Buffington x1367



ADAMS POINT \$1,199,000
60 PARK VIEW TERR. (Open 2-4)
Fully 1906 updated Brown Shingle fourplex plus 20-conforming efficiency unit. Secluded setting, convenient location. One large studio, two 1BR/1BA, one 4BR/1+BA. Jeffrey Himmel x1307



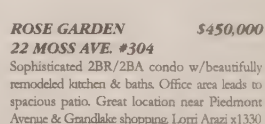
PIEDMONT AVENUE \$875,000
96 MONTE CRESTA AVE.
Classic Brown Shingle recently remodeled. 3BR/3BA, gourmet kitchen, living room & dining room with fireplace. Separate area for office with full bath. Fully landscaped. Francis Heath x1357



JOAQUIN MILLER \$799,000
3515 BUTTERS DR. (Open Sat & Sun)
New Listing! 3BR/2BA in peaceful setting close to parks. Split level contemporary mixes warm wood tones & natural stone w/ high ceilings & recent updates. Garden w/ pond & level area. Donna Costella x1355



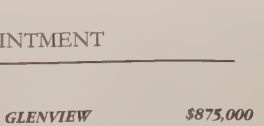
LAUREL \$619,000
2420 RAMPART ST.
New Listing! Extensively remodeled 2BR/1BA gem w/ loving attention to detail throughout. Chef's kitchen, Tuscan style patio & bountiful rear yard w/ hot tub. Lori Lombardo x1377



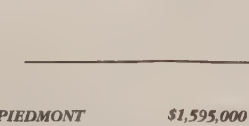
BERKELEY \$529,000
2814 HILLEGASS AVE. #C2
New Listing! Enchanting bungalow nestled among ferns, roses & oak trees. 2BR/3BA, detached art studio, one car garage. Built in 1951. Kathy Flynn x1317



NORTH BERKELEY \$1,195,000
808 HILGARD AVE.
In eagle's eye in an historic neighborhood just blocks from UC, this unique fixer offers fine views and spectacular views, 4BR/3BA. www.pacunion.com/GiniErick x1339



MONTCLAIR \$829,000
6470 LONGCROFT DR.
New Listing! Striking 4BR/3BA contemporary w/ wooded views & peaceful serene setting. Dramatic "Great Room," walls of glass, extensive wrap-around decks. Teri Carlisle x1305



ROSE GARDEN \$450,000
22 MOSS AVE. #304
Sophisticated 2BR/2BA condo w/ beautifully remodeled kitchen & baths. Office area leads to spacious patio. Great location near Piedmont Avenue & Grandlake shopping. Lori Arazi x1330



BERKELEY \$245,000
2550 DANA ST. #5D (Open 2-4)
New Listing! Berkeley's best kept secret for 55+ age group! Spacious 1BR on 5th floor w/ SF & hall views. Big living room, enclosed lanai. Pergo floors. Photos @ pacunion.com. Leslie Easterday x1363



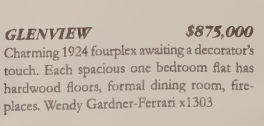
OAKLAND HILLS \$689,000
Dramatic views of SF Bay, 3 bridges, Oakland skyline & Knowland Zoo. Immaculate 4BR/3BA, family/media room, updated kitchen & baths, 2 car garage. Great outdoor space, garden, 2 decks. Cul-de-sac location. Donna Costella x1355

BY APPOINTMENT

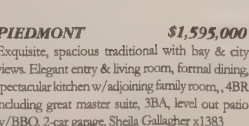
COMING SOON



PIEDMONT \$4,980,000
Private gates lead to a classic English Tudor approximately 1.4 useable acres. Public areas include a ballroom and library. 7++ bedrooms, seven and one half baths. A one of a kind opportunity. Robyn Mohr x1310



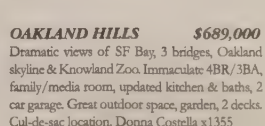
GLENVIEW \$875,000
Charming 1924 fourplex awaiting a decorator's touch. Each spacious one bedroom flat has hardwood floors, formal dining room, fireplaces. Wendy Gardner-Ferrari x1303



PIEDMONT \$1,595,000
Exquisite, spacious traditional with bay & city views. Elegant entry & living room, formal dining, spectacular kitchen w/ adjoining family room, 4BR including great master suite, 3BA, level out patio w/ BBQ, 2-car garage. Sheila Gallagher x1383



MONTCLAIR \$899,000
Fantastic 3BR/2.5BA home with wonderful city & bay views plus useable yard space. Warm wood accents & exceptional details make this home a one-of-a-kind! Remodeled kitchen & much more! Sandi Klemmer x1314 & Dick Cohen x1308



PIEDMONT \$1,150,000
Traditional charm, quality upgrades & architectural detail have been added in the extensive renovation of this beautiful home. Stunning light-filled "great room," 3+BR/2BA, level out to lovely garden & lawn. Some bay views. Georgia Cornell x1325

SAN LEANDRO \$669,000
Fascinating Broadmoor Farmhouse. Split level 3BR/1.5BA home w/ inlaid hardwood floors in living room. Formal dining room, bonus room. Large lot w/ detached workshop & fruit trees. Michelle Miller x1335



Alameda County • Marin County • Diablo Valley • Contra Costa County
Napa Valley • Sonoma County • San Francisco • Union Trust Mortgage



www.pacunion.com

510.339.6460

Bruss

FROM PAGE B14

owned and lived in my house over two years. Then I rent it to tenants and move into another home I own for two years. Will I qualify for that \$250,000 home sale tax exemption on each house when I sell both of them at the end of the second two-year period? —Dale McG.

DEAR DALE McG: No. You win the "nice try award" for this week. But Internal Revenue Code 121 can only be used once every 24 months.

Although you will meet the 24 out of last 60 months ownership and occupancy tests for both houses, you can use the Internal Revenue Code 121 principal residence sale tax exemption up to

\$250,000 (up to \$500,000 for a qualified married couple filing a joint tax return); just once every 24 months.

For this reason, I suggest selling your current principal residence now and take your IRC 121 tax exemption. Then re-use that same exemption in 24 months on the house you are acquiring. You will then become known among your friends as a "serial home seller." For full details, please consult your tax adviser.

WHY CAN'T A PROMISSORY NOTE BE RECORDED?

DEAR BOB: You helped me once before and I hope you can help me again. Recently you suggested to another reader that she record her promissory note for

money loaned to help relatives purchase their home. I have a similar situation. But when I took my notarized promissory note to the registrar of deeds for recording, I was told "There are no provisions in the law to record a promissory note." What should I do? —Beth R.

DEAR BETH: I do not suggest recording a promissory note. But I recommended recording a mortgage or deed of trust (depending on which is used in the state where the property is located) to secure the promissory note.

The recorder is correct that promissory notes cannot be recorded. Only a mortgage or deed of trust, signed and notarized by the property owner is recordable. For full details, please consult a local real estate attorney.

The new special report "Foreclosure and Distress Property Profit Secrets" is now available for \$5 from Robert Bruss, 251 Park Road, Burlingame, CA 94010 or by credit card 800-736-1736 or instant Internet PDF delivery at www.bob-bruss.com. Questions for this column welcome at either address.

I do not suggest recording a promissory deed of trust (depending on which is used in the state where the property is located) to secure the promissory note.

PACIFIC UNION

GMAC Real Estate

COMING SOON ~ STUNNING MONTCLAIR CONTEMPORARY

With wonderful city and bay views plus useable yard space, this fantastic home has it all! Its warm wood accents and exceptional details make it a one-of-a-kind! 3BR/2.5BA, remodeled kitchen and much more.



5931 Mazuela Drive, Oakland
Offered at \$899,000



Dick Cohen

Sandi Klemmer

510.338.1314

510.338.1308

PACIFIC UNION

GMAC Real Estate

NEW LISTING! OPEN SUNDAY, JANUARY 15, 2-4:30PM



Striking Contemporary with wooded views and a peaceful, serene setting.

- 4 Bedrooms, 3 Baths (approximately 2300 sq. ft. per public record)
- Free-flowing floor plan with "Great Room" concept
- Extensive wrap-around decks
- Updated kitchen • Recreation room
- Large lot (approximately 13240 sq. ft. per public record)
- Beautifully landscaped front garden



6470 Longcroft Drive, Oakland
Offered at \$829,000

Teri Carlisle

510.338.1305

tcarlisle@pacunion.com

PACIFIC UNION

GMAC Real Estate

NEW LISTING! OPEN SUNDAY, JANUARY 15, 2-5PM

Little red farm house in the Laurel! Built in 1912 this adorable 2 bedroom/1 bath home has an updated kitchen and bath yet retains its original character and charm. Plantation shutters, some Pergo floors, and a dining area that looks out to the back yard are just a few of the features that make this house special. Conveniently located close to shops and transportation this is a house you'll love to call home!



3624 Wisconsin Street, Oakland
Offered at \$549,000

Carla Buffington

510.338.1367

cbuffington@pacunion.com

www.pacunion.com

PACIFIC UNION

GMAC Real Estate

OPEN SATURDAY & SUNDAY, JANUARY 14 & 15, 2-4:30PM



3515 Butters Drive, Oakland



Donna Costella

510.338.1355

On a gentle upslope lot in the Joaquin Miller area, close to parks, this split-level contemporary home mixes warm wood tones and natural stone with high ceilings and recent updates. The interior spaces are generous and include 3 bedrooms (including a master suite) and 2 baths, wood floors, stone fireplace, skylights, wood beamed ceiling and granite counters in large kitchen. Garden with pond and level area, 2-car garage with interior access, lots of street parking. Approximately 1830 sq. ft. Lot size approximately 5166 sq. ft.

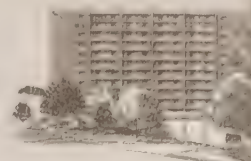
Offered at \$799,000

www.pacunion.com

open sunday

OPEN SUNDAY 2-4:30. Spacious one bedroom, one bath unit in a premier building near Piedmont Avenue. Newly carpeted and painted, this condominium featuring a large, private patio is close to shops, restaurants, public transportation and theatres.

Offered at \$349,000



One Kelton Court #1
Oakland

DANA COHEN

Office: 510.339.0400/348
dcohen@grubbco.com

The GRUBB Co.
REALTORS
GRUBBCO.COM

open sunday

OPEN SUNDAY 2-4:30. Classic bungalow in the heart of Rockridge. Beautiful details, stylish updating. Three bedrooms, one bathroom, spacious and light. Gorgeous new studio with loft and bath makes the perfect home office. Pretty landscaped gardens. Huge lower level awaits development. This is a very special home.

Offered at \$935,000



5437 Shafter Avenue
Rockridge

FAYE KEOGH

Office: 510.339.0400/426
fkeogh@grubbco.com

The GRUBB Co.
REALTORS
GRUBBCO.COM

PACIFIC UNION

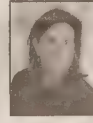
GMAC Real Estate

OPEN SUNDAY, JANUARY 15, 2-4:30PM

22 Moss Avenue #304, Oakland

This elegant condominium home offers the best of urban living. A welcoming entryway provides a peaceful transition to the expansive living room with its upgraded laminate flooring and adjacent dining alcove. The well-appointed kitchen has been stylishly remodeled, floor to ceiling. An office area leads to the spacious patio. Both the master and hallway bathrooms have been beautifully redone. The home is located near Oakland's historic Rose Garden, as well as both the Piedmont Avenue and Grandlake shopping districts!

Offered at \$450,000



Lorri Arazi

510.338.1330

www.LorriArazi.com

PACIFIC UNION

GMAC Real Estate

NEW LISTING! OPEN SUNDAY, JANUARY 15, 2-5PM

REMODELED LAUREL BUNGALOW

All you have to do is "move in" to this extensively remodeled gem! This adorable 2 bedroom, 1 bath home has all newly replaced systems from the ground up with loving attention to detail throughout. Chef's kitchen with granite counters, slate floor and top-of-the-line appliances. Tuscan style patio and bountiful rear yard with hot tub. Friendly Laurel neighborhood and close to 13 & 580 for easy commuting.



Lori Lombardo

510.338.1377

Lori.Lombardo@pacunion.com

2420 Rampart Street, Oakland
Offered at \$619,000

SOLD-SOLD-SOLD



6039 OCEAN VIEW DRIVE
UPPER ROCKRIDGE
Offered at \$1,050,000
Represented The Seller



5748 FLORENCE TERRACE
MONTCLAIR
Offered at \$849,000
Represented The Seller

"SELECTING THE RIGHT AGENT CAN MAKE ALL THE DIFFERENCE"



Dee Knowland

Senior Sales Associate

(510) 338-1318

www.DeKnowlandRealty.com

PACIFIC UNION
GMAC REAL ESTATE

An update on giving for rebuilding through Realtor generosity

The winds have died down and water receded, but the rebuilding has just begun. In partnership with Realtors and federal response agencies a new website was created. The site is designed to help disaster victims find housing in the aftermath of Hurricane Katrina.

Real Giving
Realtor giving continues locally. Just a few. The Prudential Real Estate Relief Fund and the Coldwell Banker Community Foundation are cash contributions. Members of the Oakland Association of Realtors offered vacant homes and apartments to evacuees. All the associations donated for the victims of Hurricane Katrina, to help build their homes and lives. The Real Relief Effort now exceeds \$1 million. Contributions continue to be made at the secure website realtor.org/relief.

Solutions
In addition to millions of dollars

donated, Realtors are helping in other ways with disasters. NAR has outlined solutions and a list of legislative remedies to help victims with short-term housing and rebuilding. Visit www.Realtor.com to learn more.

CVAR Members

Attention all new members of the Central Valley Association of Realtors. A New Member Orientation is planned for Jan. 20. Get details from Membership Administrator Denise Coombs at 209-858-1700.

Bay East

The Bay East Association of Realtors began the New Year with the inaugural of **Gib Souza**, of RE/Max Executive in Livermore as the 2006 president. "A Night In Margarita Ville" was the title of the themed evening, Jan. 7, at San Ramon Marriott. After the ceremony, members enjoyed kicking back and kicking up their heels to the sounds of the Papa Do Run Run band. Get more details at www.bayeast.org.

ARPB

Mark your calendars. The 2006 Associated Real Property Brokers Installation of Officers and Directors is Thursday, Jan. 19, at the



BOBBIE REID
Credit Worthy

Lake Merritt Hotel in Oakland. **DeAnna Baldridge** will be installed for a second term of office as the 2006 president.

AAR Awards

The Alameda Association of Realtors and the California Association of Realtors recognized **Laura Landreth** of Landreth Real Estate as an Honorary Member for Life. Landreth's daughter, **Cathy Scultheth** of Coldwell Banker presented the award. **Jeff Goodman** of Harbor Realty received a Special Award for his work as the Chair of the Funky Formal Fundraiser.

Free Classes

Police officers, nurses, and firefighters frequently cannot afford to buy a home in the cities they serve.

See REID, Page B18

★ ★ NEW LISTING! ★ ★ ★ ★ Open Sunday 1/15/06 1pm-5pm ★ ★



2 Bedroom, 1 Bath plus Bonus Spaces
6050 Majestic Ave
Offered @ \$529,000

"Millsmont Charmer at the Top of Majestic"

Standing at the peak of Majestic, this 1918 home has been restored to its natural charm. It offers partial views of the bay from the front, and peaceful vistas of the Oakland Hills from the back. It sits on a quiet tree-lined street near Mills College with easy access to freeways, Montclair and regional parks

- Sunset facing living room boasts a large bay window and stone fireplace with wood mantel
- Original built-ins in dining room with arched transition
- Hardwood floors and period fixtures throughout
- Dual pane windows throughout
- Kitchen includes vintage Wedgwood stove, new tile countertops with authentic period style, pantry room/breakfast nook, laundry hook-ups
- Cute bathroom w/ pedestal sink and beadboard wall
- Rear bedroom facing back yard has raised hip ceiling
- Sun porch perfect for office, eating area or sitting room
- Long private driveway leads to detached garage w/ work bench & storage shelves
- Newly landscaped, low-maintenance front yard w/ drip irrigation
- Spacious lawn & fruit trees in back w/ automatic sprinkler system

Perry Riani, Realtor®

Mobile: 510.813.3799

Email: priani@earthlink.net

ONLINE TOUR @ www.6050Majestic.com



PACIFIC UNION
GMAC Real Estate

Open Sunday, January 15, 2-4:30pm

390 Campus Drive, Berkeley ~ Offered at \$879,000

Dramatic 1960's Contemporary home designed by nationally renowned architect Charles W. Moore (Sea Ranch). Overlooking UC Berkeley, this unique and custom home features sweeping Bay views, 4 bedrooms, 2 baths, office with separate entrance, terraced garden, 3 decks and many upgrades.

Pri Lombardo
0338.1377
www.pacunion.com

3 New Listings

1307 CONTRA COSTA DR., EL CERRITO
#393 - Superb S.F. Bay view Custom-built ranch-style home in exclusive hills area. Glistening hardwood floors, formal dining room w/in-law potential. On 1/4-acre lot.
\$915,000

3233 ANDRADE AVE, RICHMOND
#386 - A Contractor's Dream!!! Cozy neighborhood w/double lot, new carpets, new paint, updated kitchen, large backyard w/huge unfinished workshop (over 800 sq. ft.) A must see! (As-is sale).
\$499,900

3828 CLINTON AVE., RICHMOND
#418 - Charming 3bd/2ba, extra large 27 X 23 garage. It's anyone's dream! Beautifully landscaped corner lot. Central heat & air conditioning. Wood flooring.
\$499,900

El Cerrito (510) 232-0281
Richmond (510) 232-1462
Pinoles (510) 758-8050
www.bartelsrealtors.com

COLDWELL BANKER
BARTELS-REALTORS®
Each Office is Independently Owned and Operated

PACIFIC UNION
GMAC Real Estate

PACIFIC UNION REAL ESTATE GROUP
is proud to announce the association of
JEFFREY NEIDLEMAN

Pacific Union welcomes a Shining Star!

Contact Jeffrey at:
510.338.1385
Jeffrey.Neideman@pacunion.com

MORTGAGE Plus
HILLS EDITION

Financing Your Dreams • Create the Life You Want

STEVEN WALDEN
Licensed by CA Dept of Real Estate

"Mortgage Lending with Care and Consideration"

Lender Approval By Phone
510.559.3330 ext 104

Thousand Oaks FINANCIAL
1225 Solano Avenue in Albany 94706
swalden@thousandoaksfinancial.com

CONTRA COSTA TIMES MORTGAGE GUIDE
www.mtginfo.com/cct

Advertisement Information by INFOTRAK National Data Services

COMPANY	Loan Product Rate/Points APR/Lock	Loan Product Rate/Points APR/Lock	Loan Product Rate/Points APR/Lock	Loan Product Rate/Points APR/Lock	Comments
Amerisave Mortgage Corp. 877-464-5218 DOC# 6038562 Fees=\$1223	30-yr Fixed 5.625 ... 0.566 5.840 ... 30	30-yr Fxd Jumbo 5.875 ... 0.825 6.014 ... 30	3/1 ARM 5.000 ... 0.500 6.697 ... 30	5/1 ARM 5.125 ... 0.500 6.481 ... 30	www.amerisave.com . Fees guaranteed or we pay you \$300! Mention this ad and receive up to 50% off lender fees!
CMG Mortgage Services 800-958-5339 DREW 01370755 Fees=\$1863	30-yr Fixed 5.625 ... 1.250 5.768 ... 30	30-yr Fxd Jumbo 5.875 ... 1.375 6.028 ... 30	3/1 ARM Jumbo 5.375 ... 1.000 5.489 ... 30	5/1 ARM Jumbo 5.250 ... 1.375 5.397 ... 30	OPEN SAT & SUN. QUICK QUALIFIER OR NO INCOME LOANS AVAILABLE. NO POINTS LOANS AVAILABLE.
ditech.com 800-616-8208 DOC# 8132004 Fees=\$1890	30-yr Fixed 5.625 ... 2.000 5.934 ... 30	30-yr Fxd Jumbo 5.875 ... 2.000 6.128 ... 30	15-yr Fixed 6.125 ... 2.000 5.637 ... 30	15-yr Fxd Jumbo 5.500 ... 2.000 5.919 ... 30	Se habla Espanol. Your mortgage solution. Delivered! Apply now at ditech.com
Downey Savings & Loan 800-798-2148 DOC# 6037471 Fees=\$1428	30-yr Fixed 5.625 ... 1.625 5.802 ... 45	30-yr Fxd Jumbo 6.125 ... 1.000 6.268 ... 45	1-mo COFI ARM 1.250% ... 1.000 6.115 ... 45		Direct lender. 47 yrs experience, fixed & adjust rate mortgages. *Pot. neg. amort. Apply online at www.downeysavings.com
EMortgages.com 800-619-4400 DREW 01141472 Fees=\$1837	30-yr Fixed 5.875 ... 0.000 5.920 ... 30	30-yr Fxd Jumbo 6.125 ... 0.000 6.190 ... 30	5/1 ARM Jumbo 5.625 ... 0.000 6.590 ... 30	15-yr Fixed 5.500 ... 0.000 5.650 ... 30	No closing costs! HELOCs and Fixed 2nd's. Interest only for non-owner, 2nd homes
First Blackhawk Financial 800-796-MARY DREW 01144055 Fees=\$1271	30-yr Fixed 5.875 ... 0.000 5.967 ... 30	30-yr Fxd Jumbo 6.125 ... 0.000 6.169 ... 30	5/1 ARM Jumbo 5.625 ... 0.000 5.655 ... 30	7/1 ARM Jumbo 5.750 ... 0.000 5.780 ... 30	JUMBO AND SUPER JUMBO SPECIALIST Call 7 days per week. 1 (800) 796-MARY. More rates at www.marylight.com
Golden Gate Home Loans 877-246-5899 DOC# 6052720 Fees=\$1632	30-yr Fixed 5.750 ... 0.000 5.862 ... 30	30-yr Fxd Jumbo 6.000 ... 0.000 6.316 ... 30	5/1 ARM Jumbo 5.875 ... 0.000 5.907 ... 30	Pick-A-Payment*** 1.000 ... 0.000 5.990 ... 60	OPEN DAILY 8AM-8PM ***Pot Neg Am/ PMT on \$500K-\$1608
Imperial Mortgage 800-961-2274 DREW 01033832 Fees=\$1453	30-yr Fixed 5.625 ... 1.000 5.820 ... 30	30-yr Fxd Jumbo 6.125 ... 1.000 6.315 ... 30	3/1 ARM I/O 4.875 ... 1.000 5.070 ... 30	5/1 JUMBO ARM I/O 5.500 ... 1.000 5.690 ... 30	DON'T BE "LURED IN" BY LOW QUOTES! CALL ME FOR AN HONEST LOCKABLE RATE! FIND OUT WHY I GET TONS OF REFERRALS! I'M HERE NOW!
Los Gatos Lending Connection 866-660-0957 DREW 01220999 Fees=\$1945	30-yr Fixed 5.500 ... 1.625 5.711 ... 30	30-yr Fxd Jumbo 5.750 ... 1.750 5.845 ... 30	10/1 to 1M 5.500 ... 1.125 6.017 ... 30	40 yr fx to 417K 6.125 ... 0.000 6.399 ... 30	Jumbo 30 to 1M Stated. 6.25%OPR. APR 6.3 15x5.5Apr5.6% 5/1to1m5.75Apr3.5 30fx to417K5.875Apr5.9 1M Stated
Main Line-Tavistock Mtge. 877-786-3600 DOC# 6034784 Fees=\$1298	30-yr Fixed 5.750 ... 0.000 5.830 ... 30	30-yr Fxd Jumbo 6.000 ... 0.000 6.061 ... 30	20-yr Fixed 5.625 ... 0.000 5.710 ... 30	15-yr Fixed 5.375 ... 0.000 5.489 ... 30	BEST RATE AND FEE GUARANTEE. NO APPRAISAL FEE. MAINLINEINTERNATIONAL.COM. NO RATE LOCK FEE - OPEN 7 DAYS A WEEK.
Mid Atlantic Capital 888-638-1819 DOC# 6038609 Fees=\$1825	30-yr Fixed 5.500 ... 2.000 5.600 ... 35	30-yr Fxd Jumbo 5.750 ... 1.750 5.880 ... 35	15-yr Fixed 5.125 ... 2.000 5.340 ... 35	MTA 1.250% ... 0.000 4.890 ... 30	A-B-C-D CREDIT OK. NO DOC LOANS TO \$1M. LOANS TO \$4M. STATED TO 100%. OPEN 7 DAYS. INT. ONLY AVAILABLE. *pot neg am
Mortgage Market 800-837-5626 DREW 0087562 Fees=\$1875	30-yr Fixed 5.990 ... 0.000 6.083 ... 30	30-yr Fxd Jumbo 6.000 ... 0.500 6.159 ... 30	15-yr Fixed 5.625 ... 0.000 5.762 ... 30	5/1 ARM Jumbo 5.625 ... 0.500 5.781 ... 30	Great Purchase, Refinance, Construction, Home Equity, 100% LTV Loans. Great Service. Over 25 years in Business
Saratoga Bancorp 800-935-6266 DREW 01220329 Fees=\$1893	30-yr Fixed call ... 6.700 ... 30	30-yr Fxd Jumbo call ... 6.149 ... 30	5/1 ARM Jumbo call ... 6.149 ... 30	5/1 ARM call ... 4.847 ... 30	Call for 1.00% ARM. All Credits. No Income Check Loans! Purchase/Refi to 100%. saratogabancorp.com
Venstar Financial 866-580-6771 DREW 01402745 Fees=\$1155	30-yr Fixed 5.750 ... 0.000 6.001 ... 30	30-yr Fxd Jumbo 6.125 ... 0.000 6.149 ... 30	10/1 ARM Jumbo 6.125 ... 0.000 6.149 ... 30	2/1 ARM Jumbo 4.625 ... 0.000 4.847 ... 30	100% financing full doc or stated income. No closing cost line of credit
Washington Mutual Home Loan 925-256-7171 DREW 011448 Fees=\$1148	30-yr Fixed call ... 6.000 ... 30	30-yr Fxd Jumbo call ... 6.000 ... 30	5/1 ARM Jumbo call ... 6.000 ... 30	10/1 ARM Jumbo call ... 6.000 ... 30	Purchases/Close In just 10days/NO POINTS. Complimentary Pre-Approval/NO POINTS (925) 256-7171 (866) WAMU-298
Wells Fargo Home Mtg. 925-736-1125 Fees=\$1180	30-yr Fixed call ... 6.000 ... 30	30-yr Fxd Jumbo call ... 6.000 ... 30	10/1 ARM I/O call ... 6.000 ... 30	5/1 ARM I/O call ... 6.000 ... 30	PURCHASE - REFI - INV. All Credit Levels. Lock in a Low Rate Today! - 925-736-1125. Jumbo 30 Yr. 10/1 ARM, 5/1 ARM - Int Only
Wells Fargo Home Mtg. 866-809-1502 Fees=\$1431	30-yr Fixed call ... 6.000 ... 30	30-yr Fxd Jumbo 6.375 ... 0.000 6.412 ... 30	5/1 ARM Jumbo 5.500 ... 0.000 5.680 ... 30	10/1 ARM Jumbo 6.000 ... 0.000 6.041 ... 30	100% to 1 ML. Free Pre Approval. Credit Lines to 3 ML. *For Tier 2 relationships only
A Superior Mortgage 800-591-4446 DREW 01351704 Fees=\$1718	30-yr Fixed 5.875 ... 0.000 5.980 ... 30	30-yr Fxd Jumbo 6.125 ... 0.000 6.290 ... 30	5/1 ARM 5.500 ... 0.000 5.610 ... 30	1-yr ARM 4.500 ... 0.000 4.610 ... 30	Open Weekends! Bad Credit Ok. Apply online www.ASuperiorMortgage.com
Absolute Mortgage Fund. 888-90-HOMES DOC# 6034716 Fees=\$1359	30-yr Fixed 5.750 ... 0.000 5.790 ... 30	30-yr Fxd Jumbo 6.125 ... 0.000 6.140 ... 30	15-yr Fixed 5.250 ... 0.000 5.290 ... 30	5/1 ARM 6.375 ... 0.000 6.600 ... 30	LOWEST RATES IN THE INDUSTRY! Free Float Downs Lender fees only \$399! CALL 888-90-HOMES *720 + FICO's only

PLEASE VISIT OUR WEBSITE FOR CURRENT RATES. ... AND MUCH MORE

www.mtginfo.com/cct

- ◆ Learn about each lender's products & services
- ◆ Email questions/scenarios to lenders
- ◆ Learn about closing costs and types of loans
- ◆ Hotlinks to all lenders' websites
- ◆ Check out our useful mortgage calculators
- ◆ Prequalify, preapprove or apply online

Rates based on \$175,000 loan for single family residence. Jumbo rates (loans in excess of \$417,000) based on \$450,000 loan. All rates are believed to be accurate but cannot be guaranteed and are subject to change without notice. Minimum downpayment requirements and other restrictions may apply. Closing costs may vary. Contact each company for details. Points include origination and discount fees. APR = annual percentage rate and is calculated by each company. *Includes costs to obtain loan and private mortgage insurance if required. Lock-rate lock period. ARM=adjustable rate mortgage. Companies pay a fee to be in this Guide. *Average 30 yr. fixed conforming with 0 points. Fees are estimated costs based on a \$175,000 purchase money loan and may vary from loan to loan. These are not inclusive of all costs and do not include points, prepaid interest, title insurance or escrow items. Click on "Fees" in "Current Mortgage Rates" section of website + contact each company for details. Copyright 2003. INFOTRAK National Data Services and Knight Publishing Co.

If you would like to be included in this Mortgage Guide, please call 761-276-1711

Looking for a new home? Don't miss this week's Open Home Guide on page B18.

Reid

FROM PAGE B17

"First Homes: Helping The Helpers" is Jan. 28 in Castro Valley. Call 888-681-7771 ext. 707.

"How To Buy Your First Home" is held at CitiBank in

Alameda. Join presenters Alice Tsai of RE/Max Accord and Joe Bohnannon of CitiMortgage for the next session. Contact Tsai at Alice@East-BayHouseHunters.com or call 866-407-0684.

"Resolutions 2006 Real Estate Seminar" promises to make you think differently about your home

equity and real estate strategies. Is the real estate bubble fact or fiction? This seminar is for investors and homeowners, Jan. 19. Get the facts at www.maisonnouveau.com

Send real estate news items via e-mail to bobbireid@mind-spring.com.

coming soon

A grand traditional in Claremont Court! Spacious proportions, five bedroom, plus au-pair suite, five baths, family room, two sun rooms, formal dining and attached garage. Beautiful original architectural details and a coveted neighborhood.

Offered at \$2,150,000



2944 Avalon Avenue
Berkeley

The GRUBB Co.
REALTORS
GRUBBCO.COM

BEBE McRAE
Office: 510.652.2133/415
bmcrac@grubbco.com

CONTACT THE REAL ESTATE EDITOR AT 510-748-1651
OR E-MAIL DEVANOSKY@CCTIMES.COM.

THE HOME LOAN GROUP

Specializing in financing that works for you.

Mortgages • Refinancing • Home Equity • Res. Income

Chet Gohd
Senior Loan Officer

(510) 868-1439

www.chetloans.com

CHASE
A CHASE Affiliate

2095 Rose St.
Berkeley, CA

Prudential
California

We are a mortgage broker and do not make mortgage loan commitments or fund mortgage loans.
©2005 JPMorgan Chase & Co. All Rights Reserved.

Weekend OPEN HOMES

Open Sunday, unless otherwise indicated

www.contracostimes.com

Alameda		
\$325,000	1170 9th Street #14	1BD/1BA Sun 2-4 Kane & Associates John Bergman/Sally Han
\$335,000	1333 Webster St. A105	1BD/1BA Sun 2-4 West End Harbor Bay Realty Lena Sazo
\$389,000	325 Kitty Hawk Rd #	2BD/1BA Sat 2-4 Central Alameda Realty Eileen Walker
\$415,000	960 Shorepoint Ct. #111	2BD/2BA Sat/Sun 2-4 Kane & Associates John McNulty
\$425,000	1170 9th Street #17	1bd/1ba Sun 2-4 Gold Coast Gallagher & Lindsey P. Dimacali/A. McIntyre
\$425,000	1170 9th Street #36	1BD/1BA Sun 2-4 Kane & Associates John Bergman/Sally Han
\$449,000	339 Broadway #101	2 BD/1 BA Sat & Sun 1-4 Help-U-Sell Alameda Homes John Chang
\$450,000	325 Kitty Hawk Rd #210	2BD/2BA Sun 2-4 Kane & Associates Vickie Lim
\$525,000	3022 Alta Vista	2 BD/1.5 BA Sat 1-4 Alameda Realty Vincent San Nicolas
\$549,000	1033 Via Bonita	3 BD/2.5 BA Sun 2-4 Bay Farm Island Harbor Bay Realty Steve Sorensen
\$579,000	26 Maltland Dr.	2 BD/1 BA Sat/Sun 2-4 Bay Farm Island Harbor Bay Realty Karen Miller
\$579,000	3122 La Campana	3 BD/2.5 BA Sat/Sun 2-4 Bay Farm Island Harbor Bay Realty Tom Young
\$589,000	340 Lincoln Ave.	2BD/1BA Sun 2-4 West End Harbor Bay Realty Brooke Abbasi
\$595,000	1033 College Ave.	2 BD/1 BA Sat/Sun 2-4 East End Harbor Bay Realty Barbara Bolton / Bill Douglas
\$598,000	51 Garden Rd.	2BD/1BA Sun 2-4 Bay Farm Isl. Harbor Bay Realty Ginger Schuler
\$615,000	2512 Clay St.	2 BD/1 BA Sat/Sun 2-4 East End Harbor Bay Realty Carole Kim
\$634,500	3216 Ravens Cove Ln.	3BD/1.5BA Sat/Sun 2-4 Ravens Cove Gallagher & Lindsey Bill & Griselda Bissett
\$635,000	1210 Pacific Ave.	3 BD/1 BA Sun 2-4 Panavista Realty Ramesh
\$649,000	417 Whitehall Rd.	3 BD/2 BA Sat/Sun 2-4 South Shore Harbor Bay Realty Dania Alvarez-Morroni
\$659,000	2707 Bayview Dr.	2 BD/2 BA Sun 2-4 Bayview Gallagher & Lindsey Dave Park
\$665,000	1521 Milburn	4 BD/2 BA Sun 2-4 Central Gallagher & Lindsey Pacita Dimacali/Iris Murillo

Alameda		
\$669,500	1344-46 Weber st.	2 units Sun 2-4 Gold Coast area Gallagher & Lindsey Bill & Griselda Bissett
\$675,000	1112 Rosewood Way	3 BD/2 BA Sat/Sun 2-4 South Shore Harbor Bay Realty Janet Iverson
\$688,000	5 Sanderling Ct.	3 BD/2.5 BA Sat & Sun 1-4 West End Help-U-Sell Alameda Homes John Chang
\$690,000	25 Eclipse Court	2BD/2BA Sun 2-4 Kane & Associates Wendy Sando
\$695,000	1512 Union St.	4 BD/2 BA Sat 2-4:30 Bickley Real Estate John Bickley
\$699,000	2430 Webb Ave.	3BD/2BA Sun 2-4 Alameda Realty Carol Knight
\$699,000	456 Pacific Ave.	2 Units Sun 2-4 West End Harbor Bay Realty Jenny Holder
\$710,000	1053 Island Dr.	3BD/2BA Sat/Sun 2:30-4:30 Bay Farm Is. Harbor Bay Realty Connie Hanna
\$735,000	436 Santa Clara	3+BD/1BA Sat & Sun 2-4 Kane & Associates D. Gunderman/A. Raskopf
\$739,000	2940 Lincoln Ave.	3BD/2BA Sat/Sun 2-4 Kane & Associates Pat Colburn
\$749,000	1545 Santa Clara Ave.	3+BD/2 BA Sat & Sun 2-4:30 Bayside Real Estate Diana Wyman
\$749,000	305 Court St.	4 BD/2.5 BA Sat/Sun 2-4 East End Harbor Bay Realty M. Playsted/R. Grant/L. Grant
\$759,000	67 Vista Rd.	3 BD/2 BA Sat 2-4 Harbor Bay Isle Harbor Bay Realty Walt Jacobs
\$789,000	233 Bannister Ct.	3 BD/2.5 BA Sat/Sun 2-4 Harbor Bay Isle Harbor Bay Realty Darin Vinali
\$799,000	3119 Marina Dr.	2 BD/2 BA Sun 2-4 East End Harbor Bay Realty Elaine Millin
\$825,000	609 Larchmont Isle.	3BD/2BA Sat/Sun 2-4 Kane & Associates Mindy Hart/Kathy Ratto
\$843,000	2813 Bayview Dr.	3 BD/2.5 BA Sun 1-4 Alameda Realty Vincent San Nicolas
\$845,000	131 Diapian Bay	3 BD/2 BA Sat/Sun 2-4 Kane & Associates Vickie Lim/Vil Llosa
\$850,000	1337 Sherman	4BD/3BA Sun 2-4 Kane & Associates Luisa Marin
\$888,000	1 Cotella Ct.	4 BD/2.5 BA Sat/Sun 2-4 Bay Farm Gallagher & Lindsey Eric Tam
\$890,000	1713-1715 9th Street	two houses Sun 2-4 West End Gallagher & Lindsey Alice Garvin/Troy Staten

Alameda		
\$950,000	1333 Weber St.	4 BD/1.5 BA Sun 2-4:30 Bickley Real Estate John Bickley
\$1,195,000	1161 Bay St.	3 BD/2.5 BA Sun 2-4 Kane & Associates Hanna Fry
Albany		
\$325,000	417 Evelyn #105	1bd/1ba Open Sun. 2-4 Security Pacific R.E. Phyllis Bettencourt
\$400,000	417 Evelyn #103	2bd/2ba Open Sun. 2-4 Security Pacific R.E. Carolyn Dopp
\$659,000	816 Curtis St	3bd/1ba Open Sun 2-4 Red Oak Realty Feri Niroomand
\$995,000	796 Hillside Avenue	4BD/3BA Open Sun 2-4:30 The Grubb Co. Anne Feste
Berkeley		
\$245,000	2550 Dana #5D	1BD/1BA Open Sun 2-4 Pacific Union Residential Leslie Easterday
\$399,000	1849 Shattuck Ave #308	1bd/1ba Open Sun. 2-5 Marvin Gardens Richard Morrison
\$475,000	3154 College Ave. #1	1bd/1ba Sun 2-4:30 Prudential Montclair Mary Dresser
\$485,000	1312 B Cedar Ave	2bd/1ba Open Sun. 1-4 Central Location Bay Area Berkeley Properties
\$499,000	1787 Oxford St.	1BD/1BA Open Sun 2-5 Coldwell Banker Michael Oh
\$529,000	2814 Hilliegass #C2	2BD/2BA Open Sun 2-4:30 Elmwood Pacific Union Residential Lee Jacobson
\$599,000	737 Neilson St	2bd/1ba Open Sat/Sun. 2-4 Thousand Oaks Choice Properties George Li
\$639,000	1406 Delaware	2+bd/2+ba Open Sun. 2-4 North Berkeley Prudential Debra Alber
\$639,000	1600 Posen Ave	2bd/1ba Sun. 2-4:30 Monterey Market Thornwall Properties Colleen Larkin
\$659,000	1281 Campus Dr	2bd/1ba Open Sun 2-4:30 Berkeley Hills Berkeley Hills Realty Norah Brower
\$769,000	1513 Sacramento St	3+bd/1.5ba Open Sun. 1-4 Red Oak Realty Carrie McAllister
\$799,000	8 & BA Panoramic Place	2bd/3ba Open Sun. 2-4:30 Panoramic Hills Prudential Wendy Kashiwa
\$850,000	1031 Colusa Avenue	3BD/1BA Open Sun 2-4:30 The Grubb Co. Diane Verducci
\$850,000	2957 Pine Avenue	3BD/3BA Open Sun 2-4:30 The Grubb Co. Ford/Plowright
\$879,000	1590 Campus Dr.	4+BD/2BA Open Sun 2-4:30 Pacific Union Residential Mary Montali
\$1,125,000	781 Spruce	4BD/3BA Open Sun 2-4 Berkeley Hills Coldwell Banker Diane Southworth
\$1,150,000	2590 Cedar Street	4+BD/3.5BA Open Sun 2-4:30 The Grubb Co. Bebe McRae
\$1,195,000	2808 Hilgard	4+BD/3BA Open Sun 2-4:30 Pacific Union Residential Gini Erick
\$1,200,000	29 Stephens Way	3 BD/2.5 BA Open Sun 2-4:30 Valva Realty Co. David Valva
\$1,200,000	29 Stephens Way	3 BD/2.5 BA Sun 2-4:30 Valva Realty Co. David Valva
\$1,250,000	1008 Elcid Avenue	3BD/3.5BA Open Sun 2-4:30 The Grubb Co. Annie Walrand
\$1,250,000	2322 & 2322 1/2 Stuart St.	2 Houses Open Sun 2-4:30 Pacific Union Residential Kathleen Callahan

Berkeley		
\$1,350,000	1400 West View Dr.	3+BD/2+BA Open Sun 1-5 Pacific Union GMAC Julie Nachtwy
\$1,699,000	1039 Amato Dr.	4BD/4.5BA Open Sun 1:30-4:30 Alain Pinel Realtors Hal Castle
\$1,700,000	822 Santa Barbara	5BD/3.5BA Open Sun 2-5 Coldwell Banker K. Marienthal/B. Allendorf
Concord		
\$519,000	1457 Toyon Dr	3bd/2ba Open Sun. 1-4 Red Oak Realty Josh Levine
\$549,950	3121 Athene Court	3bd/2ba Open Sun. 1-4 Keller Williams Dave Higgins
El Cerrito		
\$435,000	6806 Gladys Ave.	1BD/1BA Open Sun 2-4 Coldwell Banker Kathie Longinotti
\$575,000	944 Lexington Ave.	3BD/2BA Open Sun 2-4:30 Coldwell Banker Teresa Brofferio
\$629,000	1709 Wesley Ave	3bd/2ba Open Sun. 1-4 Red Oak Realty Jimmy Reina
\$675,000	1234 Lawrence St	4bd/2ba Open Sun. 2-4:30 Marvin Gardens Ron Egberman & Todd Hodson
\$799,000	2520 Tulare Avenue	3BD/3BA Open Sun 2-4:30 The Grubb Co. Tunney/Frasseto
\$815,000	6416 Barrett Ave	4bd/3ba Open Sun. 2-4:30 Marvin Gardens R.E. Mic Tang
\$825,000	2115 Pinehurst Ct.	3+BD/2.5BA Open Sun 2-4:30 Pacific Union Residential Leslie Avant

El Cerrito		
\$915,000	1307 Contra Costa Dr	510-376-7440 Open Sun 2-4:30 Coldwell Banker Bartels
Emeryville		
\$469,000	1500 Park Ave. #313	510-486-1495 Open Sun. 1-4 Keller Williams
Hayward		
\$369,950	450 Ramos Ave.	510-280-2155 Open Sun 1-4 Intero Real Estate Janet
\$549,950	715 Veranda Cir.	510-280-2155 Sat & Sun 2-4:30 Coldwell Banker
\$650,000	27807 La Porte Ave.	510-695-7699 Sat/Sun 2-4 Palma Cela Gallagher & Lindsey
Hercules		
\$365,000	809 Dover	510-486-1495 Open Sun 2-4:30 Prudential
\$399,950	207 Apollo Ave	510-486-1495 Open Sat/Sun. 1-4:30 Olympian Hills Keller Williams Deanna R
\$739,000	1015 Craftsman Dr.	510-486-1495 Open Sun 1-4 Coldwell Banker Gene Della
Kensington		
\$599,000	744 Wellesley Avenue	510-486-1495 Open Sun 2-4:30 The Grubb Co. Ruth
\$699,000	727 Coventry Road	510-486-1495 Open Sun 2-4:30 The Grubb Co. Ruth
\$749,900	205 Trinity Ave	510-486-1495 Open Sun. 1-4 Red Oak Realty

What are

driving?



New, used or classic...
every Friday in Auto Plus.

HILLS NEWSPAPERS
THE BEAKLEY VOICE • THE JOURNAL • THE MONTCLARION
THE PIEDMONT • ALAMEDA JOURNAL

Keeping track of the latest reale estate activity? Don't miss the Weekly Sales in the Auto Section on

SMART TIPS FOR:

Landscape lighting

READER'S DIGEST

Lennox Moyer tells how to make landscape lighting effective:

Use a combination of down lighting (from above) and up lighting (from below) to incorporate natural overall coverage and dramatic effects. Use low-wattage bulbs, especially on accent lights for trees. Use more fixtures, rather than fewer, in order to sculpt the three-dimensional qualities of what you are lighting. Three fixtures are an absolute minimum for up lighting a tree, showing its three-dimensionality. An 80-foot tree could need 10 to 15 fixtures. Avoid do-it-yourself landscape lighting kits available at home stores. The fixtures tend to be poorly made, and electrically have a very short lifespan. Buy quality instead.

Cons of the trade
Solar-powered fixtures are an

energy-efficient way to illuminate the footpaths around your home.

Use them to highlight the greenery along the edges of a footpath, which are easier to see in the dark than the flat surface of the path itself.

SMART TIPS FOR:

Wallpaper

READER'S DIGEST

Interior designer MaryAnne Fisher learned a lot about wallpapering in 14 years as owner and operator of Wallflowers Ltd. in Greensboro, N.C.

If you will be papering the ceiling as well as walls, do not use up-and-down or striped patterns, advises Fisher, since this can create a "tunnel effect." Instead, choose a trellis or plaid pattern, which will appear to open up the dimensions of the room. And always, paper the ceiling first — then the walls.

Fisher agrees that big patterns can work well in small rooms. However, if you will be using this approach, always paper

at least two of the walls. If you only paper one wall, a large pattern can close in on you visually.

Quality control is terrible among wallpapers, says Fisher. If you buy a roll of wallpaper with a dark background and a non-bleed

edge — or white unprinted strip along the side — send it back to the store. If the strip is narrow, Fisher sometimes blends the seam with the background color using a matching eye shadow and a cotton swab.

The GRUBB Co.

COMING SOON

Built in 1950, this elegant home features one level living and panoramic views of Tilden Park!

There are three plus bedrooms, two baths including master suite and an oversized family room. Excellent indoor/outdoor living.

Offered at \$899,000



130 Latham Lane, Berkeley



CAROLYN JONES
510.652.2133/439
cjones@grubbc.com

GRUBBCO.COM

SUSIE SCHEVILL
510.652.2133/444
sschevill@grubbc.com



Weekend OPEN HOMES

Open Sunday, unless otherwise indicated

www.contracostates.com



Lafayette			
\$599,000	3399 Woodview Drive	4BD/3BA	Open Sun 2-4:30
Bennett Realtors Margaret Acevedo			
\$750,000	4007 Natasha Dr.	5BD/5.5BA	Open Sun 2-4:30
Well Banker Barbara Marienthal			
Oakland			
\$900,000	425 Orange St. #106	1bd/1ba	Open Sun 2-4
Adams Pl. David Pleasants			
\$900,000	325 Lenox Ave #403	1BD/1BA	Open Sun 2-4:30
Adams Point 510-531-7000 x238 Patsy Buhler			
\$900,000	2616 75th Ave	2bd/1ba	Open Sun 2-4:30
Montclair Kriss Makris			
\$900,000+	7316 - 7322 Ney Ave.	4 Cottages	Open Sun 2-4:30
Upr. Eastmont 510-748-1168/748-1172 Jagher & Lindsey Kirk Knight / Laine Acacio			
\$900,000	1 Kelton Court #11	1BD/1BA	Open Sun 2-4:30
Piedmont Avenue 510-339-0400 Dana Cohen			
\$900,000	250 Montecito Avenue #205	1BD/1BA	Open Sun 2-4:30
Adams Point 510-531-7000 x238 Patsy Buhler			
\$900,000	311 Oak #741	Studio/1 BA	Open Sun 2-4:30
510-814-4897 / 814-4848 Rinko Bay Realty Nancy Mach / Rinko Liu			
\$900,000	966 Koford Rd.	2 BD/1 BA	Open Sun 2-4:30
Jagher & Lindsey Jim Collins			
\$900,000	424 Staten #107	2BD/2BA	Open Sun 2-4:30
Adams Pl. Vickie & Aleso			
\$900,000	2277 87th Ave	3bd/1ba	Open Sun 2-4:30
Montclair Susan Lambert			
\$900,000	3800 Maybelle Ave. #12	2 BD/1.5 BA	Open Sun 2-4:30
Mr Williams Tere Lee			
\$900,000	389 Belmont St #110	2BD/2BA	Open Sun 2-4:30
Adams Pl. Dave Higgins			
\$900,000	4501 Howe St. #1	2BD/1BA	Open Sun 2-4:30
Piedmont Ave 925-254-0309 Narra Asher			
\$900,000	330 Vernon Street #102	2BD/2BA	Open Sun 2-4:30
Adams Point 510-531-7000 x238 Patsy Buhler			
\$900,000	425 Orange St #217	2BD/2BA	Open Sun 2-4:30
303pm Maurice			
\$900,000	492 Staten Ave #302	1BD/1BA	Open Sun 2-4:30
Heritage Victor Fierro			
\$900,000	1563 78th Avenue	3 BD/1 BA	Open Sun 2-4:30
Eastmont 510-748-1166 Jagher & Lindsey Inc. Rolando & Coqui Basora			
\$900,000	2315 64th Ave	3bd/2ba	Open Sun 2-4:30
Havenscourt Dolle Henson			

Oakland			
\$450,000	22 Moss Ave. #304	2BD/2BA	Open Sun 2-4:30
Rose Garden 510-338-1330 Lorri Arazzi			
\$456,000+	3220-3234 Linden St	8 Units	Open Sun 2-4 (8 Townhomes)
Red Oak Realty Sara Garabedian			
\$459,000	8359 Iris St	3bd/1ba	Open Sun 1-3:30
Prudential Tara Banks			
\$465,000	46 Spy Glass Hl	1BD/1BA	Open Sun 2-4:30
Hiller Highlands Coldwell Banker			
\$469,088	3505 Penniman Ave	2bd/1.5ba	Open Sun 2-4
Marvin Gardens Crystal Elliott			
\$499,000	1124 Hollywood #2	2bd/2ba	Open Sun 2-4:30
Montclair 510-339-4550 Nahid Nassiri			
\$499,000	3469 Coolidge	3+BD/2BA	Open Sun 2-4:30
Fruitvale 510-531-7000 x235 Frank Hennefer			
\$515,000	3250 Coolidge Ave	3bd/1ba	Open Sun 2-4:30
Prudential Montclair Gene Boomer			
\$525,000	1281 E. 34th St	3+bd/2ba	Open Sun 2-4
Red Oak Realty Jose Fernandez			
\$525,000	5969 Majestic Ave	3bd/2ba	Open Sun 2-4:30
(2 Units) Millmont 510-339-4060 Ganice Morgan Austin			
\$535,000	6138 Outlook Ave.	3 BD/1.5 BA	Open Sun 2-4
Millmont 510-748-1133 Gallagher & Lindsey Inc. Stephanie Neher			
\$539,000	745 45th St	2bd/2ba	Open Sun 2-5
Border of Emeryville Meaza Tesfa			
\$549,000	2126 41st Avenue	2BD/1.25 BA	Open Sun 2-4:30
Fruitvale 510-748-1131 Gallagher & Lindsey, Inc. Ms. Sam McDowell			
\$549,000	3214 Millsview	3BD/1BA	Open Sun 2-4:30
Maxwell Park 510-531-7000 x228 Wells & Bennett Realtors Kate Phillips			
\$549,000	3624 Walsconsin	2BD/2BA	Open Sun 2-5
Laurel 510-338-1367 Pacific Union Residential Carla Buffington			
\$550,000	7530 Valentine St.	Piedmont Ave.	Open Sun 2-5
515-338-4505 Keller Williams Jeanne Trombly			
\$559,000	2015 E. 28th St.	2+ BD/2 BA	Open Sat/Sun 2-4
Kane & Associates Agnes Wu			
\$599,000	1528 37th Ave	4bd/2ba	Open Sun 2-4:30
Fruitvale 510-868-1400 Prudential Lola Logene Butler			
\$599,000	2440 Wilbur Street	2BD/1BA	Open Sun 1-4
Intero Real Estate Constance R. Hughtart			
\$599,000	338 Fairmount	2bd/2ba	Open Sat/Sun 1-4
Fairmount Hills 510-845-0211 Prudential Claremont Jeanette Vento			
\$599,000	49 Moss Ave	3bd/2ba	Open Sun 1-4
Rose Garden 510-868-1400 Prudential Anita Becker			

Oakland			
\$599,000	55 Fairmount #402	3BD/2BA	Open Sun 2-4:30
Adams Point 510-338-1385/1366 Pacific Union Residential J. Neldeman/L. Hirsch			
\$619,000	2420 Rampart	2BD/1BA	Open Sun 2-4:30
Laurel 510-338-1377 Pacific Union Residential Lori Lombardo			
\$619,000	3251 Florida St	3bd/2ba	Open Sun 2-4:30
Laurel 510-339-4000 A.D. Nassiri			
\$649,000	650 61st St	3bd/2ba	Open Sun 1-4
No. Oakland 510-668-1400 Prudential Jake McGuire/Lisa Pino			
\$649,000	651 66th Street	2+BD/1BA	Open Sun 2-4:30
Wells & Bennett Realtors 510-531-7000 x246 Stan Hammond			
\$660,000	1863 Clemens Rd	2bd/2ba	Open Sun 2-4:30
Oakmore 510-339-9290 Prudential Montclair Gina Rogers			
\$689,000	668 Alcatraz St.	3+BD/2+BA	Open Sun 2-4:30
North Oakland 510-769-1606 Bickley Real Estate John Bickley			
\$690,000	6525 Buena Ventura Ave. 3 BD/2.5 BA	Open Sun 2-4	510-748-1165
Millsmont 510-748-1165 Gallagher & Lindsey Inc. Darryl & Yolanda Freeman			
\$699,000	1740 Arrowhead Drive	3BD/2.5BA	Open Sun 2-4:30
Montclair 510-339-0400 The Grubb Co. Steve Michaelides			
\$699,000	#1 East Circle	2BD/3BA	Open Sun 2-4:30
Montclair 510-338-1317 Pacific Union Residential Kathy Flynn			
\$699,000	919-921 Mandela Pkwy	3bd/1ba	Open Sun 2-4 (Duplex)
510-280-2177 Red Oak Realty Merrit Levine			
\$715,000	4501 Malcolm Ave	3bd/2ba	Open Sun 2-4:30
Prudential Grand Lake Irma Baldrige			
\$715,000	4671 Stauffer Place	3BD/2+BA	Open Sun 2-4
Redwood Heights 510-653-2050 Tarpoff & Talbert Anet Tarpoff			
\$725,000	3550 Calafia Avenue	3BD/2BA	Open Sun 2-4:30
Oakland Hills 510-652-2133 The Grubb Co. Mary Merrick			
\$735,000	9 Moss Ave.	4BD/2BA	Open Sun 2-4:30
Alain Pine Realtors 510-899-8000 S. Arballo/J. Montague			
\$745,000	6615 Gunn Dr	3bd/2ba	Open Sun 1-4
Montclair 510-339-9290 Prudential Montclair Dresser & Garfinkle			
\$749,000	4171 Maynard Avenue	4BD/3BA	Open Sun 2-4:30
Oakland Hills 510-339-0400 The Grubb Co. Mavis Delacrolx			
\$765,000	6722 Sims Drive	2bd/1ba	Open Sat/Sun 2-5
Montclair 510-339-8301 Prudential Claremont Laurel Strand			
\$769,000	5167 Saddle Brook Dr.	3BD/2BA	Open Sun 2-5
Oakland Hills 510-338-1334 Pacific Union Residential Vicki Woodhead			
\$795,000	2031 Asilomar	3BD/2BA	Sat & Sun 1-4:30
Montclair 510-339-4700 Coldwell Banker Ellen Lancaster			
\$795,000	6400 Estates Drive	3BD/2BA	Open Sun 2-4:30
Piedmont/Montclair 510-339-0400 The Grubb Co. Debra Dryden			
\$799,000	3515 Butters	3BD/2BA	Sat & Sun 2-4:30
Joaquin Miller 510-338-1355 Pacific Union Residential Donna Costella			
\$799,000	4242 Norton Ave	3+bd/2.5ba	Open Sun 2-4:30
Redwood Heights 510-339-9290 Prudential Montclair Mary Dresser			
\$799,000	4342 Leach Ave.	4BD/2BA	Open Sun 2-4:30
Glenview 510-338-1383 Pacific Union Residential Sheila Gallagher			
\$799,000	4755 Geranium Place	4BD/3BA	Open Sun 1-4
510-339-3644 Interio Real Estate Shahin Sakl			
\$829,000	6470 Longcroft	3BD/2BA	Open Sun 2-4:30
Montclair 510-338-1305 Pacific Union Residential Teri Carlisle			
\$839,000	4206 Dunsmuir Ave.	3 BD/2 BA	Open Sun 2-4:30
Redwood Heights 510-301-3581 RE/MAX Executive Patricia Tse			
\$869,000	701 Paloma Ave	3bd/2ba	Open Sun 2-4
Red Oak Realty 510-280-2162 Saraya Motley			
\$889,500	6833 Moore Drive	3BD/3BA	Open Sun 2-4:30
Montclair 510-531-7000 x235 Wells & Bennett Realtors Frank Hennefer			
\$899,000	6900 Thornhill Dr	3BD/3BA	Open Sun 2-4:30
Montclair 510-287-2383 Valva Realty Co. Paul Valva			

Oakland			
\$929,000	1034 Winsor Avenue	3BD/2.5BA	
Open Sun 2-4:30	Upper Lakeshore	510-339-0400	
The Grubb Co.		Judith Cain	
\$935,000	5437 Shafter Avenue	3BD/1BA	
Open Sun 2-4:30	Rockridge	510-652-2133	
The Grubb Co.		Faye Keogh	
\$949,000	8277 Skyline Cir	3+bd/2.5ba	
Open Sun. 2-4:30	Oakland Hills	510-636-0606	
Re/Max Executive		Wayne Wilkerson	
\$985,000	305 MacArthur	4-Plex	
Open Sun 2-4	Adams Point	510-338-1307	
Pacific Union Residential		Jeffrey Himmel	
\$995,000	5656 La Salle Blvd	3+bd/2b	
Open Sat./Sun. 1-4 pm		510-821-5858	
Security Pacific		Susan Perry	
\$1,095,000	6380 Wood Drive	2BD/2BA	
Open Sun 2-4:30	Montclair	510-339-0400	
The Grubb Co.		Karen Starr	
\$1,199,000	260 Park View Ter.	4-Plex	
Open Sun 2-4	Adams Point	510-338-1307	
Pacific Union Residential		Jeffrey Himmel	
\$1,230,000	6568 Swainland	4BD/2.5BA	
Open Sun 2-4:30	Montclair	510-339-4700	
Coldwell Banker		Judy Ackerman	
\$1,375,000	1955 Manzanita Dr	4bd 3ba	
Open Sun 2-5	Montclair	925-580-8801	
ZipRealty		Linnette Edwards	
\$1,399,000	175 Villanova Dr.	4BD/3.5BA	
Open Sun 1-4:30	Montclair	510-339-4700	
Coldwell Banker		Donna Conroy	
\$1,425,000	2100 Arrowhead	4BD/3.5BA	
Open Sun 1-4	Montclair	510-339-9780	
Coldwell Banker		Peter Nicolopoulos	
\$1,460,000	2223 Tunnel Road	2BD/3BA	
Open Sun 2-4:30	Claremont Hills	510-652-2133	
The Grubb Co.		Carolyn Jones	
\$1,495,000	11439 Lochard	6BD 3.5BA	
Open Sun 2-4		510-486-1495	
Coldwell Banker		Diana Kay	
\$1,595,000	2707 Camino Lenada	4+BD/3BA	
Open Sun 2-4:30	Montclair	510-338-1331	
Pacific Union Residential		David Ichikawa	
\$1,674,000	5801 Buena Vista Avenue	4BD/3.5BA	
Open Sun 2-4:30	Upper Rockridge	510-339-0400	
The Grubb Co.		Sandra Vogl	
\$1,688,000	23 Observation Place	4BD/3.5BA	
Open Sun 1-4		888-438-3330	
Coldwell Banker		Theresa Wang	
\$1,695,000	1754 Manzanita Dr	4bd/3.5ba	
Open Sun 2-5	Montclair Hills	510-339-9290	
Prudential Montclair		Leah Toungeur	
\$1,760,000	18 Orminda Ct.	4 BD/3+ BA	
Open 1-4	Montclair Hill	510-747-1620	
Gallagher & Lindsey, Inc.		Moon Tam	
\$1,995,000	12363 Skyline Blvd.	5BD/5BA	
Open Sun 2-4:30	Oakland Hills	510-410-4917	
ERA Home Traditions		Fred Brown	
Oakley			
\$487,600	4874 Bayside Way	4bd/2.5ba	
Open Sun. 1-4		510-375-4814	
Hercules Realty		Elena Aguba	
Pacheco			
\$409,000	388 Pantano	3bd 2.5ba	
Open Sun.2-4:30		510-339-8480	
Better Homes Montclair		Pamela Finney	
Piedmont			
\$599,000	4336-38 Howe St	3bd 2ba	
Open Sun. 2-4:30 (2 Units)		510-339-4000	
Better Homes Montclair		Arnold Mueller	
\$739,000	6340 Melville Dr	3bd 2ba	
Open Sun. 2-4:30	Piedmont Pines	510-339-8400	
Better Homes Montclair		Martha Shin	
\$1,100,000	46 Monticello Avenue	2BD/2BA	
Open Sun 2-4:30		510-652-2133	
The Grubb Co.		Elizabeth Dickson	
\$1,250,000	314 Joranda Avenue	3BD/2BA	
Open Sun 2-4:30		510-339-0400	
The Grubb Co.		Linda McClain	
\$1,425,000	24 York Dr	3bd/2ba	
Open Sun. 2-4:30		510-339-4000	
Better Homes Montclair		Jane McConville	
\$1,450,000	38 Greenbank	3BD/2.5BA	
Open Sat 2-4:30		510-339-4700	
Coldwell Banker		Joan Duffield	
\$1,795,000	501 Scenic Avenue	4BD/3.5BA	
Open Sun 2-4:30		925-984-4854	
Keller Williams Realty		Pedro and Kately	

ALAMEDA



1 COTELLA COURT \$888,000
Bay Farm Open Sat & Sun 2-4
 Come see this wonderful 4 bedroom, 2.5 bath home in the Cantamar area. Close to park, lagoon, ferry, school and shopping.
www.GallagherandLindsey.com
Eric Tam 510-748-1133



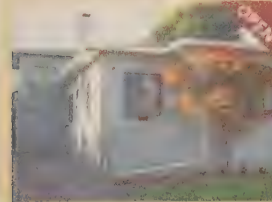
2707 BAYVIEW DRIVE \$659,000
Bayview Open Sunday 2-4
 Move right into this immaculate 2 bedroom plus den, 2 bath single level, duet style gem near the beach, shopping and transportation.
www.GallagherandLindsey.com
Dave Park 510-748-1198



3214 RAVENS COVE LANE \$634,500
Ravens Cove Open Sunday 2-4
PRICE REDUCTION. Water view Ravens Cove 3 bedroom, 1.5 bath town home. Completely updated throughout, new flooring, kitchen & bath appliances, electric fireplace & more.
www.GallagherandLindsey.com
Bill & Griselda Bissatt 510-748-1158



1521 MINTURN \$665,000
Central Alameda Open Sunday 2-4
 Victorian on historical study list. 4 bedroom, 2 bath home & bonus rooms. Newly refinished hardwood floors, upgraded kitchen & baths. Full basement, 1 car garage & new roof.
www.GallagherandLindsey.com
Pacita Dimacali 510-748-1148
Iris Murillo 510-748-1105



1713-1715 9th STREET \$890,000
West End Open Sunday 2-4
 Two houses on one lot! Great opportunity! Front house is a 3 bedroom with large living room and formal dining room. Rear house is a 2 bedroom. Live in one - rent the other!
www.GallagherandLindsey.com
Alice Garvin 510-748-1116
Troy Staten 510-748-1125



1170 9th STREET #17 \$425,000
Gold Coast Edge Open Sunday 2-4
 Panoramic views on Lagoon. 1 bedroom, 1 bath end unit with deck, extra garden area. Private complex, amenities include community pool and covered parking. Walk to beach & shops.
www.GallagherandLindsey.com
Pacita Dimacali 510-748-1148
Angela McIntyre 510-748-1121



1344-46 WEBER STREET \$669,500
Gold Coast Area Open Sunday 2-4
 Duplex in a great location! Front unit is a 1 bedroom, 1 bath and rear unit is a 2 bedroom, 1 bath. Both have oak hardwood flooring, fireplaces & detached 2-car garage.
www.GallagherandLindsey.com
Bill & Griselda Bissatt 510-748-1108

Gallagher & Lindsey

REALTORS®

Explore Your Possibilities

A career in Real Estate is HUGE.

Gallagher & Lindsey provides the support you will need to insure your success.

We are a regional, Alameda-based, real estate company, whose dedication to agent training has set us apart from all others in the Bay Area. Associates are trained to provide our clients with professional quality skills. Gallagher & Lindsey training takes place in a classroom, not a client's living room, where costly mistakes can be made.

Join Us For Career Night On Tuesday, January 17th

At 2424 Central Avenue, Alameda Please RSVP at (510)748-1771

ALAMEDA



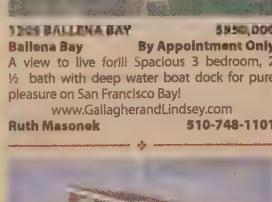
3853 CENTRAL AVENUE \$1,180,000
East End By Appointment Only
 Pristine 4 bedroom, 3 bath home w/separate office. Featuring new stainless steel & granite kitchen, formal LR w/fireplace, DR & FR w/fireplace. Plus upgrades and much more!
www.GallagherandLindsey.com
Darlene Gardner 510-748-1104



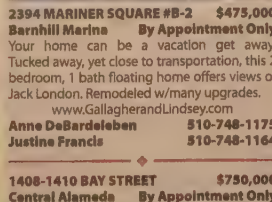
1238 VERSAILLES AVENUE \$2,350,000
East End By Appointment Only
 Charming bed & breakfast, declared a City Historical Monument. Elegant guest rooms, commercial kitchen, LR seats 32, deck seats 44, garden seats 75, upgrades & more to see!
www.GallagherandLindsey.com
Evelyn Kennedy 510-748-1120



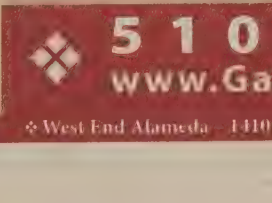
COMING SOON! \$333,000
Central Alameda By Appointment Only
 Enjoy the tranquility of this 1 bedroom condo overlooking the rooftops and hills. Secure parking and lovely pool to enjoy your leisure time. Just steps from the beach.
www.GallagherandLindsey.com
Ruth Masonok 510-748-1101



1206 BALLENA BAY \$850,000
Ballena Bay By Appointment Only
 A view to live for!! Spacious 3 bedroom, 2 1/2 bath with deep water boat dock for pure pleasure on San Francisco Bay!
www.GallagherandLindsey.com
Ruth Masonok 510-748-1101



2394 MARINER SQUARE #B-2 \$475,000
Barnhill Marina By Appointment Only
 Your home can be a vacation get away. Tucked away, yet close to transportation, this 2 bedroom, 1 bath floating home offers views of Jack London. Remodeled w/many upgrades.
www.GallagherandLindsey.com
Anne DeBardleben 510-748-1175
Justine Francis 510-748-1164



1408-1410 BAY STREET \$750,000
Central Alameda By Appointment Only
 TREMENDOUS UP-SIDE POTENTIAL! Needs work, 3 garages, 2 one bedroom units, 2 studios
www.GallagherandLindsey.com
Dale Reno 510-748-1142

CASTRO VALLEY

4781 HEYER AVENUE \$1,250,000
Castro Valley By Appointment Only
 Large lot plus 3 units, development potential if purchased with lot next door. Owner may carry up to \$400K.
www.GallagherandLindsey.com
Jim Collins 510-748-1189

DUBLIN

COMING SOON \$589,000
Highlands By Appointment Only
 Popular Crossgate 3 bedroom, 2.5 bath end unit. Featuring lg. Kitchen w/lots of cabinets, high ceilings in LR & DR. Located in a great commute location.
www.GallagherandLindsey.com
Ruth Masonok 510-748-1101

HAYWARD



27607 LA PORTE AVENUE \$450,000
Palma Cala Open Sat & Sun 2-4
 Wonderful opportunity to own an incredible 5+ bedroom, 3 bath family home. All new in 2001. Main house is 3bd/2 ba and separate living space w/entrance is a 2 bedroom, 1 bath.
www.GallagherandLindsey.com
Justine Francis 510-748-1164

OAKLAND

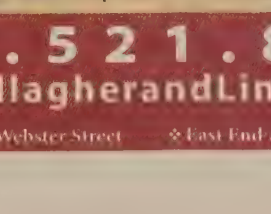
9866 KOFORD ROAD \$375,000
Oakland Open Saturday 12-2
 Check out this doll house! 2 bedroom, 1 bath on large lot. Back to greenbelt so no rear neighbors! Great starter home or perfect investment property.
www.GallagherandLindsey.com
Jim Collins 510-748-1189



6525 BUENA VENTURA AVENUE \$690,000
Millmont Open Sunday 2-4
 3 bedroom, 2.5 bath home. Breathtaking views of city lights & bay, hardwoods, gourmet kitchen, huge master suite, Jacuzzi tub, huge bonus room & much more!
www.GallagherandLindsey.com
Darryl & Yolande Freeman 510-748-1165



7316-18-20-22 NEY from \$339,000
Upper Eastmont Open Sat & Sun 1-4
 4 cute 2 bedroom, 1 bath pastel cottages w/own yards, in gated enclave, completely renovated. New bath, kitchen w/granite, dual pane, carport + parking. Low HOA.
www.GallagherandLindsey.com
Kirk Knight 510-748-1168
Lainie Acacio 510-748-1172



1563 78th AVENUE \$445,000
Eastmont Open Sat & Sun 2-4:30
 Ready to move in 3 bedroom, 1 bath home with new appliances, newer roof, new carpet, fresh paint interior and exterior.
www.GallagherandLindsey.com
Rolando & Coqui Basora 510-748-1166

OAKLAND



18 ORMINDALE COURT \$1,760,000
Montclair Hill Open Sunday 2-4
 Fantastic 4 bedroom, 3 full baths & 2 half-bath custom built in 2005. On cul-de-sac with great views, hardwood floors, library, elevator, master bed w/private balcony, spa tub & MUCH MORE!
www.GallagherandLindsey.com
Moon Tam 510-747-1620



4748 SOUTHLAKE AVENUE \$335,000
Millmont Open Sunday 2-4
 Skyline views in the Hills. Spacious 3 bedroom, 1/1 bath w/balcony great for sunsets. Fireplace in LR & kitchen w/breakfast nook Newer roof. Backyard great for entertaining & much more!
www.GallagherandLindsey.com
Stephanie Neher 510-748-1133

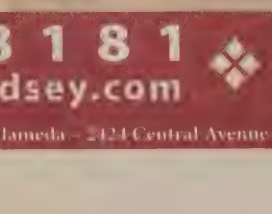


1900 WESTERN DRIVE (3-301) \$119,000
Floating Home By Appointment
 PRICE SLASHED! Peace and tranquility in a spacious and uniquely designed FLO HOME. 1 bedroom, 1 bath, two-story with loft, decks and plenty of views.
www.GallagherandLindsey.com
Angela McIntyre 510-748-1165



2244 HEATHROW PLACE \$49,000
Sandpiper By Appointment
 Situated in a park like setting in a community of town homes in beautiful Leandro... Come see this wonderful 2 bed 1 bath home before it's gone!
www.GallagherandLindsey.com
Jose Cerda-Zein 510-748-1165

744 WILLOW STREET \$119,000
West Oakland By Appointment Only
 PRICE DROP - OWNER MOTIVATED! This is an affordable vacant lot in West Oakland. Buildable and the buyer is to confirm with city. May be purchased with lot next door for discount!
www.GallagherandLindsey.com
Jim Collins 510-748-1189



24K GARCIA AVENUE \$59,000
Broadmoor By Appointment
 Take another look at this 3 bedroom bathroom home!
www.GallagherandLindsey.com
Mary Ann Herber 510-748-1165
Sharon Greene 510-748-1165

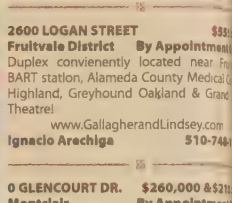
OAKLAND

6570 OAKWOOD DRIVE \$299,000
Forest Park By Appointment
 2 upside lots located in upper Montclair. Snake Road, 299k each. May be possible to buy together for development or investment. Lots are to the right of 6580 Oakwood marked/signed.
www.GallagherandLindsey.com
Jim Collins 510-748-1189

1699 8th STREET \$449,000
West Oakland By Appointment
 Priced right this wonderful live/work with potential. Building has a nice unit and rough commercial downstairs. Real price if lot next door is purchased together.
www.GallagherandLindsey.com
Jim Collins 510-748-1189



3134 HIGH STREET \$699,000
Laurel By Appointment
 3 homes on 1 lot, this property is priced to sell. Front home 3 bedroom, 1.5 bath. Middle 1 bedroom, 1 bath and rear home is a studio.
www.GallagherandLindsey.com
Jose Cerda-Zein 510-748-1165



2600 LOGAN STREET \$399,000
Fruitvale District By Appointment
 Duplex conveniently located near BART station, Alameda County Medical Center, Highland, Greyhound Oakland & Grand Theatre!
www.GallagherandLindsey.com
Ignacio Arechiga 510-748-1165



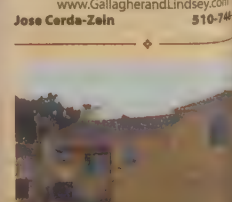
0 GLEN COURT DR. \$260,000 & \$219,000
Montclair By Appointment
 A Tahoe setting among towering trees & sun beams through & the rain disturbs absolute quiet. Side by side, two slightly larger lots to build your dream home or investment.
www.GallagherandLindsey.com
Ms. "Sam" McDowell 510-748-1165



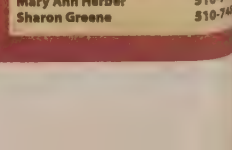
1549 45th AVENUE \$489,000
Foothill CALL M
 Desirable duplex on corner fenced lot of room for extended family and/or use. Needs a little work but is worth it.
www.GallagherandLindsey.com
Ruth Masonok 510-748-1165
Patricia Gomilla 510-748-1165



1900 WESTERN DRIVE (3-301) \$119,000
Floating Home By Appointment
 PRICE SLASHED! Peace and tranquility in a spacious and uniquely designed FLO HOME. 1 bedroom, 1 bath, two-story with loft, decks and plenty of views.
www.GallagherandLindsey.com
Angela McIntyre 510-748-1165



2244 HEATHROW PLACE \$49,000
Sandpiper By Appointment
 Situated in a park like setting in a community of town homes in beautiful Leandro... Come see this wonderful 2 bed 1 bath home before it's gone!
www.GallagherandLindsey.com
Jose Cerda-Zein 510-748-1165



24K GARCIA AVENUE \$59,000
Broadmoor By Appointment
 Take another look at this 3 bedroom bathroom home!
www.GallagherandLindsey.com
Mary Ann Herber 510-748-1165
Sharon Greene 510-748-1165

510.521.8181
www.GallagherandLindsey.com

West End Alameda - 1410 Webster Street

East End Alameda - 2424 Central Avenue

Lifestyle

A homeowner's guide to saving money on energy this winter

POWER DOWN

BY HOLLY HAYES
San Jose Mercury News

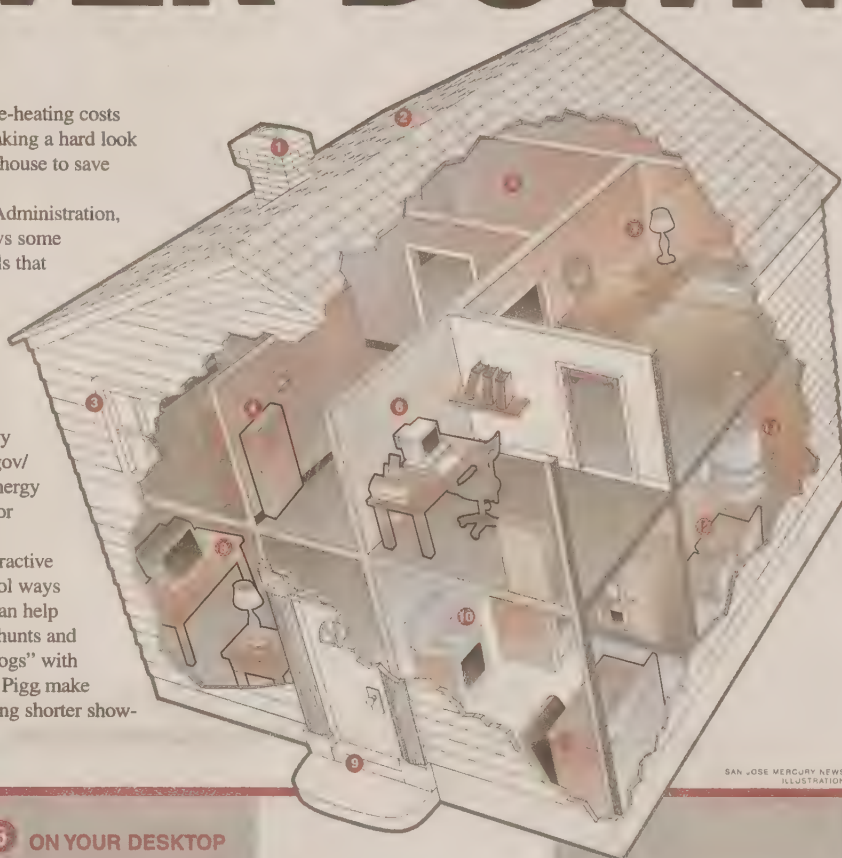
The scary predictions about home-heating costs this winter have many people taking a hard look at what they can do around the house to save energy.

How scary? The Energy Information Administration, a division of the Energy Department, says some regions of the country may be facing bills that are as much as 71 percent higher than last year.

Before you panic, take a look at some of these no-cost or low-cost tips to help you button up your house and dial down your energy use.

Want more? The Department of Energy has a Web site (<http://www.eere.energy.gov/consumer/tips/>) full of tips to improve energy efficiency. Or contact your local utility for helpful hints.

Get the kids involved, too. A new, interactive Web site, www.energyhog.org, offers cool ways for young people to discover how they can help keep the utility bill in check. Scavenger hunts and other games featuring cartoon energy "hogs" with names like Sammy Swine and Penelope Pigg make learning about turning off lights and taking shorter showers positively fun.



SAN JOSE MERCURY NEWS
ILLUSTRATION

1 LIGHT MY FIRE

Don't let money go up the chimney. Make sure that the fireplace damper is closed when you are not using the fireplace. And if it doesn't have a damper, install one. Turn the furnace down or off when a fire is burning.

2 UP THE 'R-VALUE'

Confused by the term "R-value"? It refers to a material's resistance to heat flow or heat gain. The higher the number, the better. The Department of Energy recommends that most U.S. homes have between R-22 and R-49 insulation in the attic, but every little bit helps. Upgrading from R-19 to R-30 can save 25 percent on heating costs.

3 DODGE THE DRAFT

Feel a breeze coming in, even when windows are closed? Get out the caulking gun and unspool the weatherstripping. Use caulk to seal air leaks around non-moving parts of windows and use weatherstripping in moving parts of windows, doorjamb and other drafty places.

4 THE HEAT IS ON

Typically, 44 percent of utility costs are from heating and cooling. Keep your furnace set at the lowest possible setting when you're at home (put on a sweater) and consider turning it off altogether at night (grab the flannel jammies and socks). A programmable thermostat (about \$40 to \$100) can be set to automatically lower temperatures while you're at work or asleep. Try to minimize the number of times that doors to the outside are opened. Reversible ceiling fans can be set to slowly circulate warm air down from the ceiling and move it around the room. Use drapes or other window coverings to help reduce drafts (but open them on sunny days). Clean or replace furnace filters monthly. Check that your furniture arrangements are not inadvertently blocking air flow from vents in rooms you use, which makes your furnace work harder.

5 SHUT THE DOOR

Do you really need to be heating the guest room when no one is staying there? Probably not. Close the drapes, close the registers and keep the door shut to save on heating costs.

6 ON YOUR DESKTOP

Use the "sleep" mode, with a screen-saver running, on your computer. Even with this feature, the unit sucks up energy, so save by turning the computer off when it's not in use.

7 GO LOW (WATTAGE)

Consider using lower-wattage or compact fluorescent bulbs where possible, and install dimmers on the wall switches. (Visit <http://flintapogee.net/calcul/lightcalc/Default.aspx> to calculate monthly savings for replacing incandescent bulbs with compact fluorescents.) Replacing a quarter of the bulbs in the house with fluorescent fixtures can save 50 percent.

8 REMOTE CONTROLS

There are about 266 million televisions in the United States, and this number is growing by 3.5 million sets per year. TVs account for about 4 percent of all annual residential electricity use. When buying a new set, you can't rely on Energy Star ratings; the government's official measurements of appliance energy use. These ratings measure a set's energy use in "stand-by" mode, where the set is officially off but still drawing juice that lets it avoid a warm-up period and come on instantly. Active viewing accounts for 80 percent to 95 percent of actual TV power usage. Keep your set plugged into a power strip instead of a wall outlet, and keep the power strip turned off when the TV is not being watched. This will prevent your set from drawing power in the standby mode. Yes, it will take a little longer to come on this way.

9 BAN THE BREEZE

Feel a draft coming in around entry doors? Install a door sweep at the bottom that has rubber or felt to help block cold air from entering your home. And don't forget to add weatherstripping to the mail slot, if you have one.

10 KITCHEN DUTY

Try to minimize preheating the oven. Plan meals that cook several foods at the same time and temperature. Run the oven's cleaning mode just after you've used the oven to capitalize on retained heat. Use the smallest burner for the pan you're using. Don't set the refrigerator temperature too low; 37 to 42 degrees is fine for fresh foods, and 0 to 5 degrees for frozen. Allow leftovers to cool before putting them in the refrigerator. If possible, keep your refrigerator out of direct sunlight and away from ovens and stoves.

11 CLEANING UP

Newer dishwashers can run a full load for less money than it would take to hand-wash the same load. Save even more by using air power or an overnight-dry setting. Run full loads only.

12 WASH AND DRY

Clothes washers and dryers are the biggest energy hogs after heating and cooling equipment. Reduce costs by running only full loads and by using cold water for the wash and rinse cycles whenever possible. Front-loading washers save energy and water and treat clothes more gently than top-loaders. Use a clothesline. Choose a dryer with a moisture-sensor and a cool-down cycle. Clean the lint trap after each load.

13 IN HOT WATER

Lower the temperature setting on your water heater to 120 degrees or 140 if you have a dishwasher that doesn't have its own heating element. Water heaters set higher than 140 degrees not only waste energy but also pose a scalding risk. Most older water heaters can lose energy when heat escapes through the walls of the tank. New tanks have much better insulation, but if your tank feels warm to the touch, wrap it with an insulating blanket made for water heaters. When it's time to replace an aging water heater, consider a tankless, on-demand system that can lower water-heating costs by 50 percent. They cost more than conventional tank water heaters (\$200 to \$1,000, depending on capacity) but will pay for themselves in energy savings in most households.

THE BARE MINIMUM

Even if you can't do anything else, try to follow these basic energy-saving tips:

- Set your thermostat comfortably low in the winter and comfortably high in the summer. Install a programmable thermostat that is compatible with your heating system.
- Use compact fluorescent light bulbs.
- Air dry dishes instead of using your dishwasher's drying cycle.
- Turn off your computer and monitor when not in use.
- Plug home electronics, such as TVs and DVD players, into power strips, turn the power strips off when the equipment is not in use (TVs and DVDs in standby mode still use several watts of power).
- Lower the thermostat on your hot water heater to 120° F.
- Take short showers instead of baths.
- Wash only full loads of dishes and clothes.
- Drive sensibly. Aggressive driving wastes gasoline.

— U.S. Department of Energy

OTHER RESOURCES

Surf the Web for lots of information on reducing your energy costs. Here are a few places to start:

- **Energy glossary** (http://www.eere.energy.gov/consumer/information_resource/index.cfm/mytopic=60001): A glossary of energy-related terms, from "absolute humidity" to "zoning."
- **Apartments** (http://www.eere.energy.gov/consumer/your_home/apartments/index.cfm/mytopic=10010): Energy-saving tips specifically for apartment dwellers.
- **Just for Kids** (<http://www.eere.energy.gov/kids/>): Dr. E's Energy Lab teaches kids about different kinds of energy, and features a home energy quiz that lets kids evaluate their house's energy efficiency.
- **Energy-efficient home renovations** (http://www.energystar.gov/index.cfm?e=home_improvement.htm, <http://www.improvement.hm.improvement.index>): The Energy Star Web site offers suggestions for improving energy efficiency when you're remodeling your home.

PAGE SOURCES: Alliance to Save Energy; www.pge.com; www.energyhog.org; www.buildinggreen.com; www.energystar.gov; www.flintapogee.net.

Houseplants can be fun, colorful and very easy to maintain

BY DENISE COWIE
KNIGHT RIDER NEWSPAPERS

Like her royal namesake, Victoria is an imposing presence. When she moves into Lynn Cook and Troy Ray's house in Penn Valley each fall, there's no ignoring her.

With a six-foot frond span, she takes up most of the space.

She may have her own traveling coat and a blue ribbon from the Philadelphia Flower Show, but Victoria (more officially known as *Polypodium aureum* Mandaianum) is a tropical fern who spends her winters inside. In other words, a houseplant.

And as such, this 31-year-old grande dame could add "trendy" to her list of attributes. Because as the lines between decorating indoors and out continue to blur, houseplants are back in vogue.

New books about them pop up in the stores. And a trends report done for the Garden Writers Association Foundation shows that 37 percent of "households with a lawn or garden" (or about four households out of five) are growing houseplants, up a couple of percentage points over last year.

We gave them as holiday gifts this season, too, the researchers say — to family, friends, or business associates.

None of this surprises Ellen Zachos, whose book "Tempting Tropicals: 175 Irresistible Indoor Plants" (Timber Press, \$29.95), was published in October. Zachos, who runs a boutique horticultural-services company in New York and is coordinator of the gardening program in continuing education at the New York Botanical Garden, thinks interest has increased as the availability of more

interesting and unusual plants has burgeoned.

"People can mail-order whatever they want — they don't have to rely on whatever is available (locally)," says Zachos, who splits her time between a studio in New York and a house outside Milford, Pa., that she shares with her husband and more than 300 houseplants.

"And it all ties in with the Internet, too, because channels of communication have improved," she says. "If you go online and type in 'houseplants,' you get all these special-interest groups and chat rooms."

Some of the plants she profiles in her book "are really wild-looking (things) I don't think you would have found even five years ago," Zachos says. But others, like the so-called cast-iron plant (also known as *aspidistra*), are old favorites that are enjoying a renaissance.

People start growing houseplants not only because they're beautiful "but because it's an easy way to start decorating an apartment if you don't have a lot of money," she says. "It softens a line, it brings something alive into your home, and it improves the air quality."

"And it is nurturing. As life gets more mechanized, people's hobbies tend to be more homespun. It's a balance. Growing plants is low-tech, it's grounded, it's natural — all you need is a bag of dirt, a pot and a plant."

You can get hooked, though. When Cook and Ray were married at Sugarloaf in Chestnut Hill 10 years ago, they wanted orchids to adorn the tables, windowsills, fireplace and mantel of the Victo-

rian house, because Ray had always sent orchids to Cook during their courtship.

"We had bought those orchids, so we took them all home ... and had an instant orchid collection," recalls Cook, a longtime gardener.

She already had Victoria, the plant her father gave to her mother when they moved to Florida in 1974, when it was just a two-frond fern. Cook took custody of the plant when she was in graduate school, then brought it with her to Philadelphia in 1991.

The flourishing fern gradually acquired regal proportions.

"Victoria had to have a name, because you can't go around saying 'Oh, the polypodium aureum...'" says Cook. "But we never call her Vicky. Oh, no, no, no, she's Victoria."

Their houseplants now include Victoria's consort, another type of bear's paw fern known as *Markey*, who spends winter under grow lights in the warmest room in the house; a rabbit's foot fern dubbed *Bugsii*, who gets a shower every day in an upstairs bathroom; and scores of others, from begonias and species *hippeastrum* to *lewisia* and dwarf conifers.

Dozens of bulbs and trays of seeds share space in the basement, and a commercial-size refrigerator in the garage houses native bog plants and spring bulbs for the winter.

Many of these plants are likely to attend what Cook refers to as "the big party," the Philadelphia show. Both Cook and Ray became avid competitors in 1999, when their first entry, an orchid, won the blue ribbon for the novice class. Since then, the couple has amassed numerous ribbons and

awards, and this spring Victoria won a blue ribbon in a very competitive hanging-fern category.

"It is sort of addicting," Cook admits.

"But it teaches you a lot, too," Ray says.

For those of us who just want to add a little flora to our decor, growing houseplants needn't be much trouble, says Zachos.

"People see some of these really unusual houseplants, something with a beautiful leaf, and they think you must be hovering all the time. But that's just not true," she says. "A lot of them require very little maintenance."

Zachos isn't interested in fussy varieties.

"I'm only at my house in Pennsylvania three days a week, so if a plant needs water or any kind of attention more than once a week, it's not going to get it. When I get home on the weekend, I just want to relax; I don't want to be repotting and misting and feeding."

It was, Zachos says, the gift of a houseplant that eventually set her on a career path that took her away from musical theater and toward gardening.

"I was very nervous about the plant, but I took to it like a duck to water," she says. "Obviously, there was a gardener in my soul just waiting to be tapped, because I had no experience gardening, and within a year or two I was entirely devoted to it. And at the time, houseplants were my only option."

To anyone about to buy a houseplant for the first time, Zachos recommends hoyas, also known as wax plants.

"It's a great beginner plant for almost any light, and there are so many different kinds," she says. "It's my favorite genus. I even have a hoyas tattoo."

Is there a houseplant in your future? Gardening expert Ellen Zachos, who has written books on growing orchids and tropical plants, offers a few tips to make that first experience successful.

Assess the available light in your home before you buy plants. Turn off all the electric lights and see how much natural light comes in on a sunny day. Choose plants that need that light level.

Select plants that fit your schedule. If a plant is intended for a weekend home, for instance, choose something that needs attention only once every week or two.

Don't overwater, the No. 1 killer of houseplants in America, says Zachos, who devotes a chapter to watering in her book, "Tempting Tropicals."

Buy hoyas, which are drought-tolerant, almost succulents. Not only do they flower, but there are many different kinds with attractive leaves.

Learn as much as you can about the plants you grow. "People say to me, 'Oh, I kill everything.' I have no patience with that," says Zachos. "It's like a recipe — just follow the directions, and you'll be fine."

Plants you plan to give — or may receive — as holiday gifts may need special care. Charlie Nardozzi offers tips on keeping them happy in "Those Bloomin' Gift Plants." Look under "Feature of the Month" on the National Gardening Association Web site, www.garden.org.

More details about growing houseplants is available in these new books:

- "The Complete Houseplant Survival Manual: Essential Know-How for Keeping (Not Killing!) More Than 160 Indoor Plants" by Barbara Pleasant (Storey Publishing, \$24.95).
- "Complete Houseplant Handbook" by Peter McHoy (Southwater, \$19.99).
- "The Indoor Plant Bible: The Essential Guide to Choosing and Caring for Indoor, Greenhouse, and Patio Plants" by Dorte Nissen (Barrons Educational Series, \$22.95).



A HUMATA TYERMANNI, or white rabbit foot fern, hangs in bathroom.



A SNAKE PLANT sits in the dining room window.



A BEGONIA SOLI-MUTATA sits in the kitchen of Troy Ray and Lynn Cook.



LYNN COOK SITS in her living room with "Victoria," her 31-year-old *Polypodium aureum* "Mandaianum" or bear's paw fern, foreground, in Penn Valley, Pa.

PROFESSIONAL INSTALLATION

REPLACEMENT WINDOWS & DOORS

Replace Your Windows With Our...

- Energy Efficient Windows
- Insulated Glass
- Non Sticking - Easy Open
- Heavily Weather - Stripped
- Maintenance - Free Exterior
- Lifetime Warranty

We specialize in the replacement of all types of windows & doors. Buy direct and save on Bay Windows, French Door, Casement and Double Hung in wood, vinyl & aluminum.

FREE In Home Estimates!

PATIO DOOR & WINDOW CO., INC.
Since 1959 Lic#424306

2815 7th Street • Berkeley • 510-843-2330 • M-F 8-5, Sat.10-3

A San Francisco Tradition Comes to Walnut Creek

CREPEVINE

RESTAURANT

1616 N. Main Street, Walnut Creek
(925) 977-1616
Hours: Sun-Thur 7:30am-11pm;
Fri & Sat 7:30am-Midnight

- Homemade Pancakes, Crepes, Gourmet & Salads, Sandwiches
- Family Style Atmosphere, Generous Portions
- Lunch, Dinner & Dessert Crepes
- Breakfast, Lunch, Dinner Served All Day

KIDS EAT FREE
(Ages 10 & under). From kids menu only. Must be accompanied by adult. With this ad. Not valid any other offer. Expires 1-31-06

THIS MONTH ONLY

WHOLE HOUSE OF WINDOWS

\$2,499 (reg. \$2,995) installed
(up to 6 windows - 600 U.I.)

Get 50% OFF on a Patio Door Installation
Ask for Bay & Garden Window Special

For Free Measurement & Estimate,
Call At (925) 288-9100 or (800) 439-1449

BESTOFF WINDOWS Lic. #769183 (B.C.)
www.bestoffwindows.cjb.com

Vinyl or Aluminum, Dual Pane, Screens Included

BBB A+ VISA MC

Stability balls help strengthen core muscles

BY CZERNE REID
KNIGHT RIDER NEWSPAPERS
COLUMBIA, S.C. — Stability balls, Swiss Ball, physio ball, Resist ball, exercise ball ... call it what you will, those big round bouncy balls have an edge over mats when it comes to floor exercises.

A study found that among women doing conventional floor exercises during a five-week exercise program, those who used a stability ball improved torso balance and strength more than women who did the same exercises without a ball.

They're great for strengthening the body's core, made up of the abdominal muscles, along with the back and hip muscles.

Strengthening the core helps:

- Guard against strain and injury.
- Improve balance, coordination and flexibility.
- Further other fitness goals.

Stability balls conform to the shape of the spine, supporting the back and reducing strain. Plus, using a stability ball gives a better workout than lying on the floor, because more muscles that are smaller and deeper have to spring into action to prevent the exerciser from falling off the ball.

"You are working out on an unbalanced surface, so you're training your balance centers," said Emilio Cosio-Lima, an assistant professor in the Division of Health, Safety and Exercise Science at University of West Florida.

Cosio-Lima studied stability balls as part of her master's thesis from Springfield College in Massachusetts. The study — published in 2003 in the Journal of Strength and Conditioning Research — found that among women doing conventional floor exercises during a five-week exercise program, those who used a stability ball improved torso balance and strength more than women who did the same exercises without a ball.

They recommend using this kind of training for people who want to be a little fitter and want to be better in their daily life activities," Cosio-Lima said.

But exercisers must use the balls carefully and with proper technique to avoid harming themselves by rolling off the ball or straining their neck, said Malu Dawsey, manager of Ladies Choice Fitness Center on Garners Ferry Road.

Some stability ball exercises are fine for beginners, but others are only for the more advanced. Ladies Choice allows clients to use balls only during one-on-one sessions with trainers, said Toni Goff, director of the Center's two Columbia locations.

It yourself

Stability ball exercises:
Oblique curl: Start by sitting on top of the ball with the feet shoulder-width apart. Walk the feet forward until the lower back is pressed into the ball. Put the fingers and the temples, keeping the

elbows wide. Lower the upper back and shoulders onto the ball. Next, lift the upper back and shoulders off the ball to about a 45-degree angle. Keep the hips anchored so the ball does not move. Lower the torso and repeat.

Oblique curl: Same starting position as above. Lift the upper back and shoulders off the ball to a 45-degree angle while turning the torso to the left. Lower torso. Repeat and switch sides.

Reverse curl: Lie on your back

on the floor with knees bent and legs on the ball.

The ball should be wedged between your bottom and calves. Use the heels to lift the ball off the floor, drawing your knees toward your chest. Lower to starting po-

sition and repeat.

Pike (advanced): Lie on the ball facedown and walk your hands out until your ankles are on the ball's tip. Without bending the knees, draw the stability ball forward with the foot, lifting the hips as high as possible to form an upside-down V-shape.

Source: Exercise instructions adapted from www.resistball.com and www.paulfrediani.com.

Have a ball

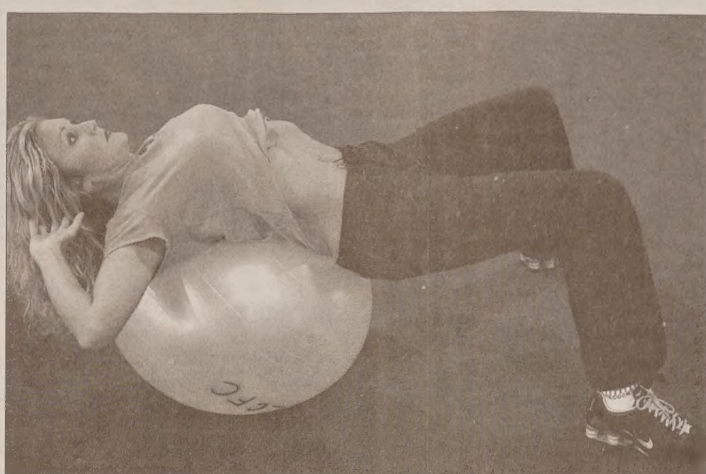
Picking the right ball is important — the taller you are, the big-

ger the ball you need. When you sit on the tip of the ball with your feet flat on the floor and your torso erect, the calves should form a 90-degree angle with the thighs.

Check it out

"The Fitness Ball Deck: 50 Exercises for Toning, Balance, and Building Core Strength," by Olivia H. Miller, \$14.95, Chronicle Books.

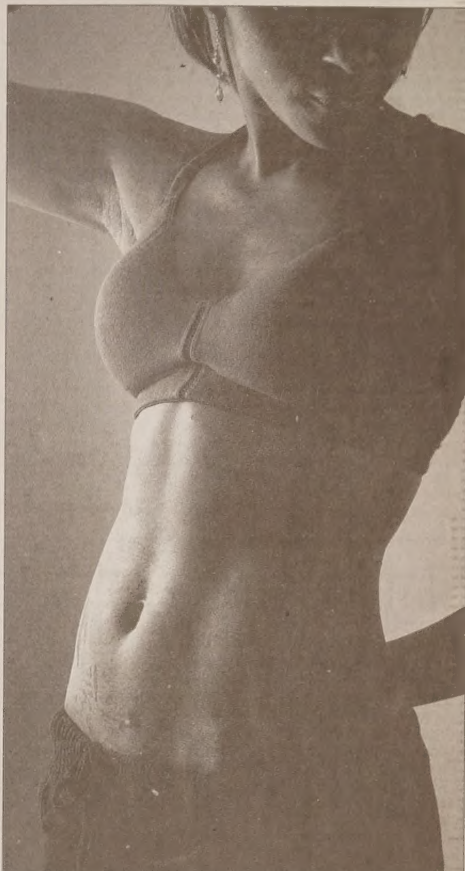
This deck of toning techniques uses one simple and versatile tool — the fitness ball — and provides 50 ways to help tone and strengthen core stabilizers and maintain balance.



TONI GOFF DEMONSTRATES the basic abdominal crunch at Ladies Choice Fitness Center in Columbia, S.C.



TONI GOFF DEMONSTRATES A VARIATION of the basic abdominal crunch where you drop your hand and extended it to the side of the body while reaching towards the knee to work the obliques, at Ladies Choice Fitness Center in Columbia, S.C.



CANDY TAYLOR, assistant manager of Ladies Choice Fitness Center in Columbia, South Carolina, shows off her abdominal muscles.

WINDOW REPLACEMENT IS OUR ONLY BUSINESS

Whole House Specials

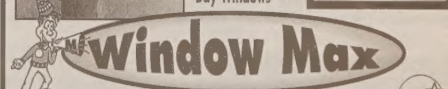
Winter Savings

starting at
\$2995⁰⁰

Based on 600 U.I.

No Subcontractors
Lifetime Warranty
Free Estimate
7 Days a Week
French Doors
Bay Windows

0% DOWN
PAYMENT
INTEREST
O.A.C.



Visit our website at www.window-max.com
SUNNYVALE 301 W. Washington Ave. 777 E. San Bruno Ave. 1310 Monument Blvd. 640 Central Ave.
SAN BRUNO 777 E. San Bruno Ave.
CONCORD 1310 Monument Blvd.
ALAMEDA 640 Central Ave.
Lic. #728475 **925-356-2420**

ACT NOW... before our gift annuity rates go down.

Lock in a secure stream of income for life with a Salvation Army charitable gift annuity. Join one of the oldest and most trusted gift annuity programs in the country. The Salvation Army's popular and flexible gift annuity can increase your income with favorable tax results.

Our annuity rates are going down on February 1, 2006. Compare the fixed payout rate you will receive if you ACT NOW.

ONE LIFE CONTRACT

AGE	CURRENT RATE	FEB. 1, '06 RATE
55	6.0%	5.5%
60	6.4	5.7
65	6.7	6.0
70	7.2	6.5
75	7.9	7.1
80	8.9	8.0
85	10.4	9.5

(Two life contract rates available.)

Call (888) 214-8229 now or return this coupon to the address below.

Please send me free information and a personalized illustration.

Name(s) _____
Address _____
City, State, Zip _____
Birth Date(s) _____
None () _____ E-mail _____
Salvation Army, Del Oro Division
c/o Hirsch, Planned Giving Director
P.O. Box 348000, Sacramento, CA 95834-8000
(916) 308-7570 Fax (916) 202-9194 Toll Free: (888) 214-8229
c/o Hirsch, Planned Giving Director
c/o Salvation Army, Del Oro Division
c/o Hirsch, Planned Giving Director
c/o Hirsch, Planned Giving Director

Why consider a charitable gift annuity through The Salvation Army at this time?

- Fixed Income for Life
- Partially Tax-Free Income
- Current Charitable Income Tax Deduction

Let our charitable gift planner show you and your financial advisors the many tax-wise giving options available through The Salvation Army.

Do You Want It? Do You Need It? Yes, You Do!



CALL TODAY!
for
YOUR FREE In-Home Consultation

Continuing the Tradition



CAREY CONSTRUCTION, INC.

KITCHEN • BATHS • ROOM ADDITIONS

925.473.9003

CA License #867606

Come Rain or Shine!



- Convenience
- Security
- Durability
- Safety

at the touch of the button!

Garage Door Opener

LiftMaster
PROFESSIONAL

*1/2 HP Motor
WHISPER DRIVE
Model 3280



\$350⁰⁰ tax and labor included

Call Today! 1 remote control

(925) 671-7888

Garage Door Specialists
Contra Costa Door
Since 1983
Showroom Hours M-F 8-5 Sat 9-1
145 Mason Circle, Concord
www.contracostadoor.com License #186913

Beat the winter blues and let a garden inspire your décor

Even the most dedicated winter-lovers can find themselves suffering winter blues when the sun disappears for days, and that long gap stretches out before them.

If you're an avid gardener, or just a nature lover, you can find yourself missing the sights, sounds and scents of your backyard garden. One of the best ways to shake those cold-weather doldrums is by bringing a bit of the garden into your home. Fortunately, there are numerous resources available to help you do just that. Here are some ideas for brightening your home this winter by bringing the outdoors inside:

■ **Grow an herb garden in your kitchen.** Windowsill herb gardens bring the outdoors in and add a splash of natural color and earthy fragrance to your home. Plus, they're a great source of fresh seasonings for your cooking. A variety of easy-to-grow pre-planted herb garden kits are available from a number of sources, from your local home and garden center, to online retail giants like Target.com and specialty Web sites such as www.herbkits.com.

■ **Go grand with your garden theme.** For year-round inspiration, consider creating a garden room with a wall mural that brings the outdoors in. Few of us are up to hand painting our own murals, but fortunately there are alternatives.

From professional masterpieces to images of simple backyard gardens, you will find install-it-yourself

wallpaper murals at www.muralsy-ourway.com. The company's selection of more than 140 garden-themed murals includes a blissfully peaceful Japanese garden highlighted by a waterfall, a sun-splashed Mediterranean terrace, and a Monet-inspired water garden dappled with water lilies. Murals to fit an average-size wall, can cost from \$150 to \$500, with some select images and special sizes ranging higher.

■ **Brighten with floral and garden accents.** Floral wreaths, flower arrangements and fabrics are a simple, familiar way to add a garden touch to your home. But for those who think outside the box, there are endless opportunities to create a garden effect. Your favorite patio chair, subtly tucked into a corner of your family room, serves as extra seating and a gentle reminder of outdoor socializing.

Floral and garden designs have influenced home furnishings from coat racks to wall switch plates. Choose items that you are likely to love year-round, or that are easy to swap out as the seasons (and your tastes) change. For floral arrangement ideas, visit your favorite neighborhood florist or craft store, such as Michaels. Home décor items with garden or floral themes can be found through catalogs and Web sites from a multitude of home furnishings companies.

■ **Sounds of the outdoors.** Our sense of hearing has a profound influence on our emotions. What-ever feelings your garden evokes

— soothing, stimulating, relaxed or energized — you can recreate that mood with sound. Recordings of nature sounds, from birdsong to wind moving through tall grass, are available from a variety of sources, including Amazon.com, or the Web sites of your favorite music store.

■ **Let there be natural light.** Experts tell us lower levels of sunlight are the source of our "winter blues." Improvements in home insulation no longer make it necessary to block out the winter with heavy drapes, so consider making the most of the available sunlight by lightening windows with breezy, bright window treatments. You can supplement nature's light with lamps and bulbs that mimic sunlight. Prices can range from less than \$20 for bulbs to more than \$100 for a floor lamp. Check out your local home improvement store, or a specialty Web site like www.fullspectrumlight.com.

■ **Smell the roses and the lavender.** Scent is one of the easiest ways to bring the garden inside your home this winter. Simply visit your favorite supermarket and choose from a wide array of air fresheners for a quick fix. For longer-lasting aromatherapy, consider a tabletop automatic scent dispenser. Choose scents that will remind you of the outdoors without being overpowering, such as lavender or strawberry. Bringing a garden smell to your winter home can cost as little as \$2 or \$3 for a basic air freshener, to more than \$100 for a tabletop scent dispenser.



ONE OF THE BEST WAYS to shake those cold-weather doldrums is by bringing a bit of the garden into your home.

Simple faux painting techniques add a relaxing feel to bed and bath

With the hectic lives we all lead, many of us are looking to add some relaxation time to our schedules. We spend money on resorts and exclusive spas, but what about adding a little more relaxation into your home?

According to Donna Schroeder, color specialist with Dutch Boy paints, using the latest faux techniques and colors such as watery blues and pale greens will help turn your own bathroom and bedroom into a haven of relaxation. "Faux techniques are easy to accomplish and will give your room a whole new feel," says Schroeder. "Plus, faux brings a rich vibrancy to the rooms

in which you spend so much time." The following are examples of some of these faux techniques:

■ **Cloud technique:** Not many experiences compare to a beautiful spring day when white puffy clouds seem to just float across a crisp blue sky. It has the ability to make you feel refreshed. With the cloud technique faux finish, that same feeling can be obtained every time you step into the bathroom.

The first two steps are as easy as tracing cloud-like shapes on a wall in irregular patterns and applying a light blue color to the wall outside the pattern. Then blend in a second darker blue with a sea sponge. After the initial colors dry,

the final step entails applying a small amount of white glaze to the edges of the clouds to act as an accent.

The Cloud technique is wonderful for bathrooms but can also add a great effect to any ceiling or child's room.

■ **Frottage sponging:** Another sponging technique to make a wall really stand out is frottage sponging. Perfect for the bedroom, this technique yields a very modern, new vogue appeal.

Apply three different colors in two-inch by two-inch areas on the wall. Then take an ordinary sponge and lightly blend the colors together. After blending, take differ-

ent shapes of torn newspaper and smooth them onto the wall. When you peel off the newspaper you are left with a beautiful, new faux finish.

To add a real sparkle to this finish, try Dimensions Metallics from Dutch Boy. When dry, these finishes are translucent and therefore add an amazing shimmer to whatever base coat is beneath.

■ **Travertine marble:** The Travertine Marble technique adds a soft feel to a room and is a great faux technique for a bedroom. The look is sophisticated and elegant. To create the travertine marble finish, apply three different paint colors in two-inch by two-inch areas, blend them with a sponge, and

then finish it off with a white glaze to add dimension and sparkle.

■ **Diagonal blend:** Take any room to a whole new level with the diagonal blend technique. With Dimensions designer colors Satin Keokil Coffee, Polenta and Indian Tile you can warm up a bedroom with shades of orange, yellow and brown to give it a cozy feel for when you curl up with your favorite book.

Using a rag roller, take each color and apply it to the wall in a short diagonal pattern. Then use a color washing brush to blend the colors with large sweeping strokes. Repeat these steps over the entire wall surface. The finished product will add so much flare that it will

look like a giant paintbrush right across the entire room.

■ **Granite stone wall:** classic look in your home. With a standard paintbrush, Old World Plaster finish, Granite Wall finish to a block pattern on the wall, the sea sponge to blend the tape from the wall and granite finishes. Finally, the tape from the wall and granite finishes. Finally, the tape from the wall and granite finishes. Finally, the tape from the wall and granite finishes.

For more information on and other faux finishes, visit a Dutch Boy retailer, or www.dutchboy.com, or call 800-828-5669.

What's hot in pots? Protecting your investment

Ah, the flower pot — it's one of gardening's most underappreciated, abused tools. Yet it is also one of the most important factors in the health of your potted plants — both outdoors in the warm weather and indoors in winter.

"By preserving your flower pots, you are protecting your investment on a number of levels," says Bob Gillingham, president of Plant Stand Inc. "Pot health is essential for plant health, so keeping your pots in good condition helps keep your plants healthy. The pots themselves

can be costly to replace, and pots that are damaged or that have improper drainage can harm your plants, as well as carpet, wood floor or the wood of your deck."

Whether it is a practical clay pot purchased for \$20 from your local home improvement store, or a decorative ceramic piece costing over \$100, all pots have some common health requirements:

■ **Give them a lift:** Proper drainage is a top priority for pot and plant health, Gillingham says. Drainage holes at the bottom of the pot move excess water away from

the plant's roots, and a tray beneath the pot is supposed to catch the water. In reality, two problems occur. First, your terra cotta or ceramic pot may end up sitting in a puddle inside the tray, which can shorten the pot's usable life. And, if you really over water your plant — and most of us do — the catch tray will overflow and water can pool, unseen, underneath the tray, causing damage to your carpet, wood floor or deck.

Never leave a flower pot sitting directly on your carpet, wooden floor, deck or patio. Instead, use a product like the Down Under Plant Stand to raise the pot and catch tray off the floor. This allows air to circulate under the pot and tray to evaporate the excess water and condensation. Also, consider placing the plant stand under the pot but inside the catch tray. Again, this will aid in drainage and evapora-

tion, and make it easier to see whether you've over watered.

The Down Under Plant Stand uses four plastic arms to lift the pot off the floor, promoting air flow and proper drainage that protect the pot and plant. The stand can be adjusted to fit virtually any size pot by simply trimming off the excess length on each support arm so it hides under the pot.

■ **Location, location, location:** It may seem an obvious bit of advice to say: Don't place your flower pot where it might be "in the line of fire" from cars, kids and pets. But Gillingham regularly hears from customers who have backed over their favorite flower pots with the family car, or whose English sheepdog knocked the pot off the deck with his tail.

Similarly, it makes sense to place the pot on a level surface, preferably in a spot sheltered from the wind. Be sure to choose a setting that receives the amount of sunlight or shade required by the plant.

■ **Seal of approval:** Consider spraying your terra cotta or concrete pots with a sealant such as Spray 'N' Seal Pottery Sealer. The sealant pro-

tections against water seeping staining of the pot by salt, alkaline, and also prevents the of moss and mildew on the of the pots. It also strengthens pot against chipping and flaking.

Be sure to use a product. Spray 'N' Seal that is safe for plants and environmentally friendly. Sealing your pots can double usable lifespan.

To protect your pots, floors, visit www.standco.com, or call 800-828-5669.



FLOWER POTS are one of gardening's most underappreciated, abused tools. Yet they are also one of the most important factors in the health of your potted plants.

PRETTY TILE UGLY GROUT
(THE STUFF BETWEEN TILES)
FREE ESTIMATES
Tired of moldy, missing, dirty, cracked grout? Change grout color, repair, sealing, regrouting, resurfacing, new cleaning, polishing. Marble floors & showers. Call 972-2563.
THE GROUT DOCTOR CO.
(925) 866-0653
www.groutdoctor.com

Alpine Garage Cabinets On Sale Now

20% Off Ends Soon!
Engineered for Value
Dome Lighting & Fan Company
Call for FREE brochures
(925) 685-2712
1150 Concord Ave., Suite 140 • Concord
www.homeoptions.myhomepage.com

NEVER CLEAN GROUT AGAIN
Cultured Marble, Onyx & Granite
Perfect for Your Bathroom

Stock Wall Sets Starting at
\$690 Installed
925-439-6910
The MARBLE SHOP Inc.
www.themarbleshop.net 180 Bliss Avenue Pittsburg Lic. #388434
Vanity Tops
Tub & Shower Walls
Shower Pans
Bath Tubs
Fireplace Face

Energy Efficient Windows & Patio Doors

Holiday Promo
Extended Thru Jan. 31st!!
50% Off Installation
Plus FREE Low E and Easy Clean Glass!
A WIDE SELECTION OF MAJOR BRAND WINDOWS
BROTHERS HOME IMPROVEMENT INC.
Certified AAMA Installation Masters!
Insured • Lic. #699009
925/828-5789
510/498-5987
800/672-3777
www.brothershomeimp.com
*Offer not valid with other promotions.
Ask about our Special Financing
NO PAYMENTS UNTIL OCT. 2006
On approved Credit!
• NO STUCCO DAMAGE
• NOISE RESISTANT
ENHANCE BEAUTY
INCREASE ENERGY EFFICIENCY
INSULATE FROM HEAT & COLD
• Lifetime Warranties
• Quality Craftsmanship Guaranteed
• No Sub-Contractors
• No High Pressure Sales
• 15 Years Experience
Senior Discounts
FREE ESTIMATES
Experience a true family business.
Nine brothers and sisters to ensure your 100% satisfaction
RAISED AMONG THE TOP IN THE NATION BY QUALIFIED REMODELERS

Looking for a Primary Care Physician

Dr. Stephen Pratt at Oak Tree Internal Medicine is currently accepting new patients. We offer:
• Primary Care Adult Medicine
• Board-Certified Internal Medicine Physician
• Same-day appointments
• Outpatient Consultation
• Courteous, friendly staff
• Accepting most major insurance plans including HMO's
Conveniently Located In Bishop Ranch 11:
2301 Camino Ramon, Suite 290
San Ramon, CA 94583
For more information, please find us on the Web at:
www.OakTreeInternalMedicine.com
(925) 866-7090
Stephen E. Pratt, M.D.
Oak Tree Internal Medicine P.C.

Is education a priority in your house?
It is in ours.
Our house will be open Sunday, January 22, 1 - 4 P.M.
The Dorris-Eaton School
The difference is education.
Junior High • Elementary • Preschool
Walnut Creek • Alamo • Since 1954
www.dorris-eaton.com 925.933.52

Bag ladies, glad ladies

BY JACKIE WHITE
KNIGHT RIDER NEWSPAPERS

KANSAS CITY, Mo. — Libby Andrews used to be all business. After she studied personnel administration at the University of Illinois, she headed for the University of Chicago for an MBA. Her early professional career was in technology and sales management. Yet when she was settled in at the time in Chicago and had three children in three years, she found a creative right brain.

While her husband, an orthodontic surgeon, was working long hours, she began designing and marketing handbags and fine jewelry. In less than two years, through handbag parties, Web site and specialty stores, her business, Libby's Luxuries, has had \$50,000 in sales this year.

Andrews, who grew up in Kansas City, is one of a growing group of designing women who are directing their creative talents into bags.

Here we focus on a few young women who have a wide range of personalities, price levels and stages marketing their bags. Besides these, many others are making similar efforts around the nation.

Consider Rachelle Copeland. She started her career as an assistant buyer in Southern California and worked her way up through a team of accessory and clothing companies. At her last job she became friends with colleague Emily. They soon discovered they had similar backgrounds and tastes and formed a partnership. The ex-Hudson handbag line, named by combining the names of Copeland's daughter, now 5, and her dog, was born.

"We just wanted to make beautiful functional bags," says Copeland, the designer who moved to Kansas City last winter with her family. Her husband works with Science Diet Pet Food products.

Launched in the fall, the bags appear to be thriving in prime retailers, including New York's Henri Bendel. They are priced in the \$200-\$800 range.

The purse, of course, has long

been a strong symbol of femininity. Certainly the wealthy and Hollywood types have appreciated the high-priced Birkin and Kelly bags, the ultimate in luxury.

But beyond the high-level name-dropping, the handbag has become the accessory of the moment.

Its profile was boosted by status seekers who joined waiting lists to pay thousands of dollars for the name bag. Line up here for Fendi's baguettes and Vuitton's graffiti. And, as frequently happens, the idea flowed down to a wide range of prices and novelty styles. A few years ago, the plastic Kelly-like "Jelly Kelly" sold for under \$50 and became the rage and reason for a series of lawsuits.

Most women used to see the handbag simply as classic and functional, says Ellen Goldstein, chairman of the handbag department at New York's Fashion Institute of Technology.

"They bought two bags a year: one for fall and one for spring." Bags have now become like jewelry or scarves, and women tend to collect them, Goldstein says.

A bag can cost \$15 or way more than \$15,000. Several Web sites offer bags on loan to members just as libraries check out books.

Copeland says accessories, especially bags, have become significantly more popular in the last five years. The obsession with celebrity has helped to drive the so-called "it" item, usually from high-priced designers.

But women are getting smarter. Because of the economy, they may buy fewer clothes, and update the look with a new bag, she says.

Perhaps for those reasons, women are drawn to make bags. And, for now, the trend to soft shapes has made bags easier to construct. When styles go back to more structured traditional leathers, makers will likely have difficulty, she says.

Another example of a creative artisan is Kristina Briseno, who is working to support herself and her daughter with unique, eye-catching cardboard-based styles decorated with concert poster art.

Because of the economy, women may buy fewer clothes, and update the look with a new bag.

A California native, she moved to Lawrence a few years ago and, for a time, worked in a restaurant. She says that her interest in design was triggered one day when she made a handbag for her daughter.

She started polishing her production method, which involves a book-binding kind of construction. She worked with Hammerpress, a lithograph and design studio that helped her promote her XYZ Handbags.

The bags start with a cardboard base that is folded and painted with an acetate seal. They are finished off with abstract art.

Briseno is selling them through variety shops around the country, including her Web site, www.xyzhandbags.com. She recently completed an order for 80 bags from a boutique in Nigeria.

Beyond her bags, she is working on a unique lighting fixture.

She works hard to get her bags out in the world as a brand. "I do every single (local) fashion show," she says. "Every event."

Another passionate artisan is Heather Chaney, who is trying to squeeze time from her marketing job at the Lee Co. to make and, she hopes, market her small, colorful leather bags.

"I have always made things since I can remember," Chaney says. She studied fashion merchandising at Central Missouri State University in Warrensburg.

She started doing fabric bags until about 18 months ago when, on a business trip to Greensboro, N.C., she came across a supplier with more leathers than she had ever seen in one place. "I didn't know what I was going to do. I called my husband and he said, 'Buy as much as you can.'"

Her early styles were basic and simple. Now her bags have evolved into one-of-a-kind models embellished with vintage fabrics, colorful suede linings and antique brooches. "I like to find old clothes and rip them apart. My mind is always thinking," she says.

At first friends were her major customers until she met someone who knew someone at the Day Spa, which placed an initial order for 10 bags.

"I'm trying to learn who my customer is," she says. The young, 25 to 35, tend to favor her craziest looks. But she is finding she also has appeal among older women who buy her simpler styles.

Her retail prices run between \$80 and \$90.

At the other end of the financial spectrum, Copeland says she thinks part creatively and part strategically. With a successful history in the industry, she was confident the partners' vision was on target. So far, so



LIBBY ANDREWS POSES with one of her handbags. Andrews is successfully designing and marketing jewelry and handbags from her home in Chicago.



THIS TOTE, which is blue, was designed by Libby Andrews for her Libby's Luxe collection. Andrews is one of a growing group of designing women who are directing their creative talents into bags.

Are Your Windows Draining Your Pocket?

WEST COAST
WINDOWS & DOORS

25% OFF
Energy Efficient Windows and Doors with an order of 3 or more
Expires 1/31/06

Call today for your **free** measurements and estimate
(925) 681-1776
2170-A Commerce Ave. • Concord
Licenses B, C-17 - 814384
Showroom Hours: M-F 10-5, Sat. 10-3
www.WestCoastWindowsAndDoors.com

FREE REPORT
"What every Homeowner Should Know Before Selecting Replacement Windows"
Call Us or visit our website for this FREE REPORT and avoid costly mistakes.
Ask? The Expert
Richard Beil, Owner

Asbestos Attorneys

We represent people who suffer from
Mesothelioma - Lung Cancer - Asbestosis

Hobin, Shingler & Simon, LLP

(925) 757-7020 • Free Initial Consultation • Fax: (925) 757-0153

1011 "A" Street Antioch

Website: www.deltalawyer.com

E-mail: info@deltalawyer.com

Bay Area Drainage, Inc.

"For All Your Drainage Needs"

Have you checked your crawl space lately?

- Specializing in Residential Drainage
- Retaining Walls • French Drains
- Down Spout Drainage Systems
- Sub Drain/Sump Pumps

925-377-9209

www.bayareadrainage.com

BAD INC
License #762208

How to Keep Your New Year's Resolutions

Alchemical Hypnosis
Joseph R. Giove
Clinical Hypnotist

- ▼ Lose those last 25 pounds... forever
- ▲ Quit smoking for the last time
- ▲ Promote self-healing & long-term health
- ▼ Prolong deep restful sleep
- ▲ Make creative life changes
- Transform stress into success
- ▼ Reduce anxiety & hypertension
- ▲ Enhance athletic performance
- Learn faster than ever

FOR YOUR CONFIDENTIAL CONSULTATION CALL
925.215.4017
www.IntendBalance.com
AT STILLPOINT CENTER FOR HEALTH, WELL-BEING AND RENEWAL
953 Mountain View Dr. • Lafayette, CA 94549



HARPER GREER

Sizes 12 and up

Call to get on our Special Mailing List

580 Fourth Street
San Francisco
415.543.4066

1799 D Fourth Street
Berkeley
510.526.8882

Kick off the New Year with legs you are proud to show off!

EVS

Elite Vein Specialists

Offers Nonsurgical Solutions Only

- We treat Embarrassing Spider Veins
- We treat Painful Ropy Varicose Veins
- We treat Unsightly Hand Veins

Nicholas H. Hyde, M.D.

Is Yale trained and was recently featured on ABC TV News Health Watch!

(925)937-VEIN (8346)

All Treatments Physician Performed

112 La Casa Via, Suite 350 Walnut Creek
website: www.whybevein.com

For sale: One-of-a-kind adventures

BY ABIGAIL LEICHMAN
THE RECORD

Perhaps you take an annual trip to Italy, looking at architecture and enjoying a week of great food. Now imagine if you could add a twist — a private tour of the Hermes or Manolo Blahnik factory, let's say, where you could order up a custom bag or pumps to ship home. It could make the difference between a routine vacation and

an experience you'd never forget. That's what Robin Wilson calls a "wallbounce." Members of her new Internet venture, wallbounce.com, get to purchase experiences they could never arrange on their own. "Anybody can walk in to a couture retailer and hire their private shopper," Wilson says. "But if you're a Wallbounce member you get the personal shopper for eight

hours, who will take you to the store's private warehouse and help you choose items for a special event. "Then, on the day of the event, a hair stylist will come prepared to do your hair and makeup based on a picture of the dress and accessories you chose." In other words, she says, "a wallbounce takes you to a place you've never been before."

Why the wacky name? "It was one of those rainy-day moments last January," recalls Wilson, 35, a former business executive in Arlington, Va. "I was sitting there thinking, throwing a ball against the wall, and suddenly I thought, 'That's it! Wallbounce!' I immediately bought the domain name and sat on it for eight months deciding what to do with it." Inspiration came last summer as a group of her girlfriends listened to the description of an unforgettable evening at a backstage concert party.

"I'd pay anything to do that," one of the friends declared. "Something went 'bling' in my mind," Wilson says. "She was saying she would love the opportunity to peer behind the curtain, and that's what I decided to provide — a way to packaging unique experiences." Wilson figured vendors would welcome the opportunity to partner with her. "It gains them a passive customer and builds brand loyalty," she points out. Working feverishly for 12 weeks — "I didn't sleep from August to November" — Wilson got Wallbounce up and running with a wide assortment of adventures for sale, grouped geographically and categorically.

"A wallbounce takes you to a place you've never been before" — Robin Wilson, founder and CEO of Wallbounce, a company offering unique services, talk shop in the Container Store in Paramus, N.J.



MARY CARLOMAGNO, right, a professional organizer and author, and Robin Wilson, founder and CEO of Wallbounce, a company offering unique services, talk shop in the Container Store in Paramus, N.J.

Most are pretty pricey — the couture-and-makeup adventure described above costs \$1,800 — but she swears she talked down vendors as far as they'd go. For example, she tapped her buddy Jenny Gering, a Manhattan celebrity stylist who fetches \$8,000 a day for her wardrobe advice and shopping expertise. Gering agreed to offer three hours of one-on-one consulting or personalized shopping at any store for a mere \$925. "She can take you from Wal-Mart to red carpet," promises Wilson, who recently came up north to tape a segment with Oprah. Two weeks after the site went live, Wilson had members from 17 states and the United Kingdom — the highest concentration of both vendors and clients is in New York, New Jersey and Connecticut, she says — lining up to buy 33 limited-edition experiences. Wilson is in the process of negotiations on 30 more deals, including the Manolo Blahnik tour. An auction option will premier in 2006, allowing not-for-profits to receive 75 percent of proceeds on celebrity auction items. Gift certificates are available toward any experience, and members will soon be able to create wish lists of adventures they'd like Wallbounce to feature. Wilson says the only thing similar to her concept are adventure travel sites that arrange personal-

ized excursions, such as to Africa. And maybe she's way to make a wallbounce that, too. "This is an egalitarian approach to open doors to people who consumers want something that makes them feel special." Here are some of the adventures offered by Wallbounce: ■ Afternoon tea for a group of four at the Harlem Tea Room (choice of 24 teas, scones, whipped cream and strawberry jam, finger sandwiches and fruit) (\$125). ■ "Belly to Baby" belly white photography session before and after baby's arrival with leading photographer Amanda K (\$1,000). ■ Behind-the-scenes chaperoning at DeBauve & Green Manhattan for a group (\$1,400). ■ Simulated air combat with 34 mentor military airplanes (eight hours, \$800). ■ "ReelBiography," a documentary produced award-winning production like your own A&E bio (\$1,400). ■ A weeklong whitewater rafting trip for six in the remote region of Patagonia with local families (\$1,400). ■ Custom "Ultimate Shred" individually suited. Choose fabrics, eight collar styles, styles and other options (\$1,400). ■ Six hours with Hoboken professional organizer Mary Carломagno, plus a copy of her book, "Give It Up!" and a consultation (\$775). For more information, visit wallbounce.com.

Contribute to Science!
Join the UC Berkeley Vitamin C & E Study

Volunteers Receive \$70 + Bone Density Scan

You must be healthy, non-smoking, male or female and be able to travel to Children's Hospital & Research Center at Oakland twice and take vitamin C, or E or placebo pills for 60 days.

CALL (510) 643-0977 to find out if you are eligible
<http://groups.ucanr.org/vitaminstudy>

"Northern California's Most Beautiful and Elegant Event"

Party & Wedding Fair

Sunday, January 29
San Ramon Marriott
11 am - 4 pm • *9 Admission • FREE Parking
100 quality exhibitors. Fashion Shows 1 & 3 pm. Prizes!

Free Wedding Website to Each Bride!
Provided by **WEDDINGSOLUTIONS.COM**

Caribbean Honeymoon!
5 days, 4 nights
(no purchase necessary to enter)

Dale Tomy Associates • (925) 370-9823
www.partyandwedding.com

Next show: Feb. 26 Walnut Creek Marriott

come to **COPIA**

THE AMERICAN CENTER FOR WINE, FOOD & THE ARTS

TASTE OF COPIA SONOMA COUNTY

Sunday, January 22 • 1:00 - 4:00 pm
Walk-around winetasting

Sample hundreds of wines from some of the finest Sonoma wineries. Enjoy sultry Russian River Pinot Noir, chocolaty Alexander Valley Merlot, earthy Sonoma Valley Cabernet Sauvignon, spicy Zinfandels from Dry Creek Valley and rich ripe Carneros Chardonnay with fine cheeses and artisan breads.

\$35 GENERAL/\$25 COPIA MEMBER

For a complete list of participating wineries, please visit www.copia.org
Made possible in part by the generous support of

APPELLATIONS OF SONOMA COUNTY
Sunday, January 22 • 11:30 am - 1:00 pm
Explore Sonoma's best grape-growing regions in this panel discussion with vintners and winegrowers.

FREE

WIN A WALL OF WINE!
Fill your wine cellar with fabulous wines from Sonoma County! Come to COPIA starting January 4, 2006 to place your bid on a silent auction lot of wines from the 14 Sonoma County Appellations. Bidding ends January 22, 2006 at 3:00 pm during the Taste of COPIA—Sonoma County walk-around. (You need not be present to win.)

TICKETS & INFO: 707.259.1600 • TOLL FREE: 888.51.COPIA

General Admission* to COPIA is FREE during the month of January due to the generous support of Breville USA.
* Does not include admission to paid programs.

OPEN DAILY (Except Tuesday)
10 am - 5 pm

500 First Street
Napa, CA 94559

www.copia.org

SEVEN NUTRIENT GROUPS:

Enzymes	Protein
Coenzymes	Essential Oils
Cofactors	Fiber
	Probiotics

Essential Seven Over 100 Antioxidants With The Equivalent Of 42 Servings Of Vegetables!

Optimal Health Nutrition
www.optimal-health-nutrition.com
toll free 1-888-256-0673

TARGETS...Heart Disease, Cancer, Diabetes, Weight Gain, Pain, Low Energy, Auto Immune Dis...

Replace many supplements taken in isolated forms...
With One Cost-Efficient Package!

Essential 7
"Complete Nutrition Solution"

FOUR FLAVORS... DUTCH CHOCOLATE BERRY VEGETABLE BROTH NATURAL

Factory-Direct Shutters

Exceptional Quality at Factory-Direct Prices

We are a local manufacturer of Plantation shutters. So, Bay Area Vinyl Shutters can offer you the best in quality plus the very best prices. We can, and will, easily beat any price.

Insulating Quality that Lasts
Our 100% American-made shutters will not fade, peel, warp chip or crack. Keeping the sun out (or heat in) they'll lower your high energy bills.

Speedy Factory Installation & Service
We employ all our installers, so we'll make sure the job is done right the first time. And you'll get excellent service, start to finish.

FREE, No-obligation In-home Estimate
Discover the lasting and practical beauty of our Plantation shutters. Call today for your free estimate.

Bay Area Vinyl Shutters
Family Owned Since 1972 • BayAreaVinylShutters.com

800-897-1414 to get started.